

ANNUAL REPORT

To Governor John Engler
2000

State of Michigan

Office of Financial & Insurance Services
Frank M. Fitzgerald, Commissioner

Department of Consumer & Industry Services
Kathleen M. Wilbur, Director



2000 Michigan Office of Financial and Insurance Services Annual Report

A Report to Governor John Engler

The Michigan Office of Financial and Insurance Services (OFIS) is a new agency formed in April of 2000 by Executive Order and comprised of the former Financial Institutions Bureau, the Insurance Bureau, and the Securities Division of the former Corporations, Securities and Land Development Bureau. The mission of OFIS is to provide excellent customer service and to effectively regulate the financial institutions, lending, insurance and securities industries.

The OFIS Annual Report is presented to Governor Engler and prepared pursuant to Section 238 of the Michigan Insurance Code of 1956 and Section 20 of the Banking Code of 1969 (1969 PA 319, as amended).

This report is a valuable reference for information about regulated entities engaged in the financial services, insurance and securities business in Michigan. The report also offers updates about each area of OFIS, including a summary of legislative activity and lists of companies that we regulate.

The 2000 OFIS Annual Report is primarily available on our web site at www.cis.state.mi.us/ofis. The web site also offers general insurance, mortgage, bank, credit union and securities information.



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The Michigan Office of Financial and Insurance Services
Toll free – 877-999-6442 Fax – 517-335-4978
www.cis.state.mi.us/ofis

History of Commissioners

Financial Institutions Bureau

Theodore C. Sherwood	1889–1896	Maurice C. Eveland	1941–1942
Daniel B. Ainger	1896–1897	E. William Nelson	1943–1948
Josiah E. Just	1897–1898	Maurice C. Eveland	1949–1956
George L. Maltz	1898–1903	Alonzo L. Wilson	1957–1960
George W. Moore	1903–1907	Jerome J. Zielinski	1960–1961
Henry M. Zimmerman	1907–1911	Charles D. Slay	1961–1968
Edward H. Doyle	1911–1915	Robert P. Briggs	1968–1973
Frank W. Merrick	1915–1921	Richard J. Francis	1973–1980
Hugh A. McPherson	1921–1927	Martha R. Seger	1981–1982
Rudolph E. Reichert	1927–1936	Eugene W. Kuthy	1983–1990
Howard C. Lawrence	1936–1937	Russell S. Kropschot (Acting)	1991–1993
Charles T. Fisher, Jr.	1937–1938	Patrick M. McQueen	1993–1999
Alvan Macauley, Jr.	1938–1939	Gary K. Mielock (Acting)	1999–2000
Frederick B. Elliott, Jr.	1939–1941		

Insurance Bureau

Samuel H. Row	1871–1883	Sherwood Colburn	1961–1963
Eugene Pringle	1883–1885	Allen Mayerson	1963–1966
Henry S. Raymond	1885–1891	John W. Wickstrom (Acting)	1966
William E. Magill	1891–1893	David Dykhouse	1966–1969
Theron F. Giddings	1893–1897	Russell E. Van Hooser	1969–1973
Milo D. Campbell	1897–1899	Daniel J. Demlow	1973–1975
Harry H. Stevens	1899–1901	Thomas C. Jones	1975–1978
James V. Barry	1901–1910	Jean K. Carlson (Acting)	1978–1979
Marion O. Rowland	1910–1911	Richard A. Hemmings	1979–1979
Calvin A. Palmer	1911–1913	Elbert C. Mackey (Acting)	1979–1980
John T. Winship	1913–1917	Nancy A. Baerwaldt	1980–1985
Frank H. Ellsworth	1917–1921	Jean K. Carlson (Acting)	1985
Leonard T. Hands	1921–1926	Herman W. Coleman	1985–1988
Charles D. Livingston	1927–1933	Dhiraj N. Shah (Acting)	1988–1990
Charles E. Gauss	1933–1934	D. A. D'Annunzio (Acting)	1991
John C. Ketcham	1935–1936	David Dykhouse	1991–1995
Charles E. Gauss	1937–1939	Patrick M. McQueen (Acting)	1995–1995
John G. Emery	1939–1941	D. Joseph Olson	1995–1997
Eugene Barry	1941–1942	D. A. D'Annunzio (Acting)	1997–1998
David A. Forbes	1943–1950	E. L. Cox	1998
Joseph Navarre	1950–1959	Frank M. Fitzgerald	1999–2000
Frank Blackford	1958–1961		

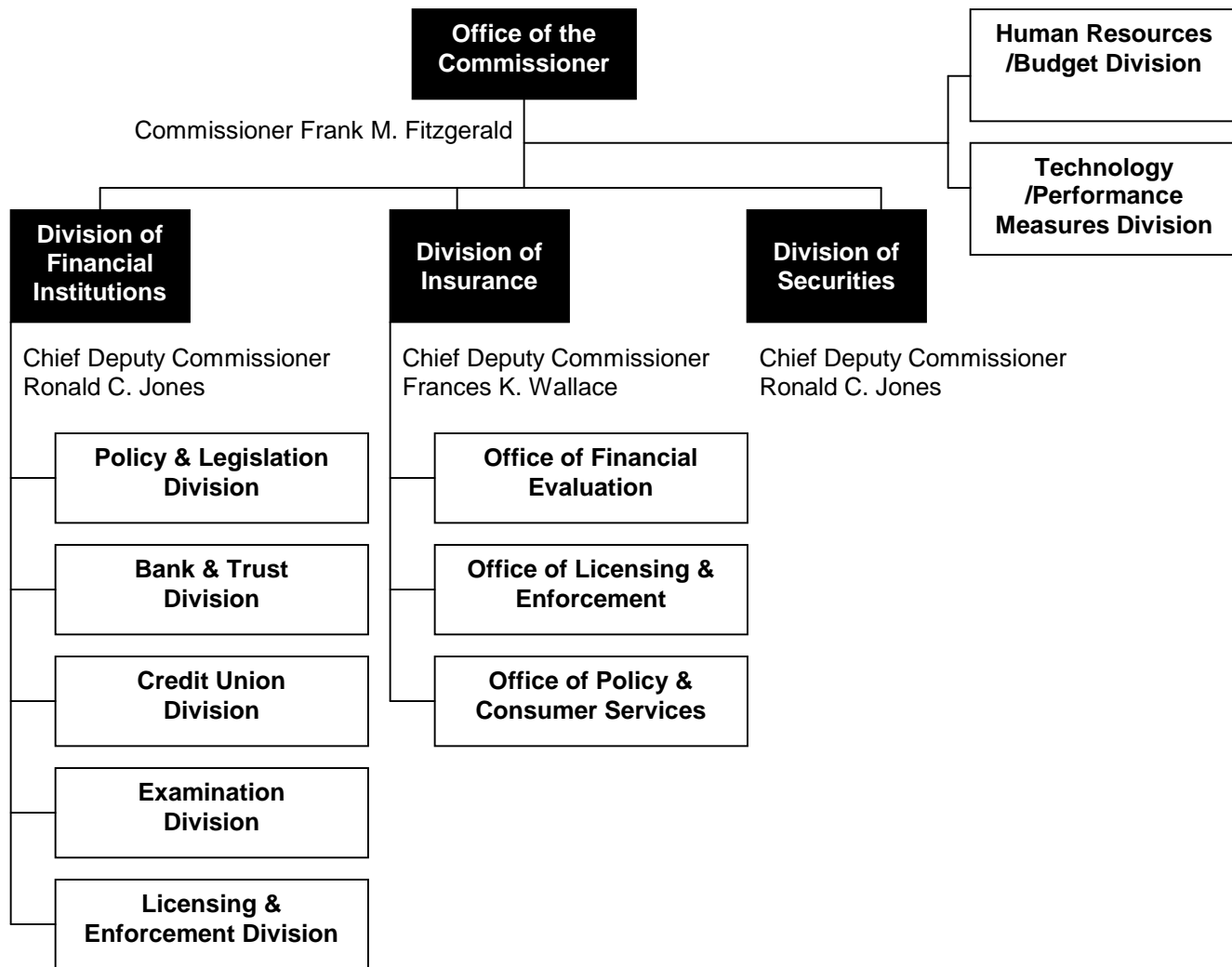
Michigan Office of Financial and Insurance Services

Frank M. Fitzgerald

2000 – present



OFIS 2000 Organizational Chart



Please note: From the inception of OFIS through the publication of this report, OFIS has been working on a new functional model of regulation. The above organizational report was in effect during the 2000 calendar year. Starting in early 2001 and formally during the summer of 2001, OFIS began operating under a new organizational chart. For the latest updates on structure and directories, please visit our web site at www.cis.state.mi.us/ofis.



The year 2000 marked the beginning of the Office of Financial and Insurance Services. With the 1999 passage of the federal legislation that removed the barriers between the financial institutions, insurance and securities industries, the creation of OFIS during 2000 allowed Michigan to respond quickly by adjusting our regulation and supervision accordingly. In addition to regulating and supervising the insurance, securities, banking, credit union, and consumer lending industries, OFIS was charged with approaching that regulation and supervision in a whole new way. OFIS is embarking on a new era of functional regulation and supervision. OFIS will continue the tradition of ensuring safe and sound industries – in a way that recognizes how the new financial services world operates.

The mission of the Michigan Office of Financial and Insurance Services is to provide excellent customer service and effectively regulate the financial institutions, lending, insurance, and securities industries. The OFIS vision is, as professional regulators, to see that consumers are treated fairly by financial service providers. Effective regulation by the Office of Financial and Insurance Services means that the industries are reliable, sound, and entitled to public trust. The staff members of Financial and Insurance Services strive to be the preeminent financial service regulators in the United States. The OFIS goals are:

- Maintain public confidence in the industries, institutions, and individuals coming under our purview*
- Ensure institutional solvency, safety, and soundness*
- Protect and empower consumers*
- Ensure that industries, institutions, and individuals comply with applicable laws and rules*
- Monitor and warn of systemic risks that confront Michigan's financial service providers*
- Increase market competitiveness and transparency.*

Part of OFIS's regulatory and supervisory excellence will be continued participation with national associations. OFIS has a proud history of maintaining accreditations from the National Association of Insurance Commissioners (NAIC), the Conference of State Bank Supervisors (CSBS), and the National Association of State Credit Union Supervisors (NASCUS). Participation in these and other associations affords OFIS the opportunity to address multi-state and national issues, as well as exchange excellent information from colleagues all over the country.

In 2000, OFIS has already realized the benefits of our merger – the toll free number consumer assistance ability was expanded to include all areas of OFIS, staff positions have been redeployed to assist in areas needing additional assistance, the human resources and technology areas were converged to provide functional assistance, and dual securities and insurance enforcement orders are now a reality. OFIS will continue to strive towards providing the most effective and efficient supervision and regulation in the years to come.

- Commissioner Frank M. Fitzgerald



Office of the Commissioner

- *Technology and Performance Measures Division*
- *Human Resources and Budget Division*

TECHNOLOGY AND PERFORMANCE MEASURES DIVISION

MISSION

The mission of the Division is to plan and manage the research, selection, acquisition, installation, implementation, programming, and maintenance for all computer hardware, software, contracted services, and user training resources available to the OFIS based on the expressed and perceived needs of users in cooperation with the Department. The Division also coordinates the compilation and publishing of performance data in accordance with the Department's performance monitoring process.

MAJOR ACCOMPLISHMENTS

- Gained the State Regulation 2000 designation from the National Association of Insurance Commissioners (NAIC) by implementing a series of specific technology reporting and data exchange processes.
- Reviewed, tested, and revised, as needed, the Michigan Insurance Bureau Integrated Information System (MIBIIS) and other internally maintained production software systems to ensure their continuing operations during the year 2000. No problems were encountered with the any system related to the year 2000.
- On April 1, 2000, integrated the computer related operations and associated staff members of the former Financial Institutions Bureau, Insurance Bureau, and Securities Division into one division.
- Secured contractual services for the research and planning of the replacement or the rewrite of the MIBIIS and integration of all OFIS regulatory management functions into a new, integrated computer system.
- Installed the Microsoft Professional Office Suite and Outlook software in the OFIS, serving as a pilot implementation site for the Department for the software.
- Responded to 478 customer requests for computer hardware and software support within one working day.
- Provided technical and contracting support services for the use of contractual services to plan, design, and implement new, integrated OFIS internet and intranet sites.
- Added new program units to the MIBIIS to automate activities involved in the Service of Process and Municipal Fire Insurance Withholding Program operations.
- Integrated the MIBIIS and the NAIC's Producer Information Network (PIN).
- Integrated the performance monitoring and reporting processes of the Financial Institutions Bureau, Insurance Bureau, and the Securities Division into one, overall system for the OFIS.
- Produced and submitted ahead of schedule all performance reports required from the OFIS under the Department's performance monitoring process.

HUMAN RESOURCES AND BUDGET DIVISION

RESPONSIBILITIES

The director of Human Resources/Budget Division (HR/B) and staff provide administrative services to the Commissioner and OFIS staff in several areas of responsibility. These services are provided at a minimum of cost by consolidating services and reducing duplication. They assist other managers in performing their examination, investigation, supervision, regulation, and oversight functions, and thereby utilize other division's respective resources more effectively in carrying out OFIS' mission and goals.

The HR/B has responsibility for a variety of services including: The human resource management and training program; policy and procedure development and implementation; administration and oversight of the employee evaluation program; financial management including coordinating development of the OFIS budget, financial control, and purchasing; OFIS record management; telecommunications; travel monitoring and oversight; mail delivery services; and various other support activities and special projects.

CURRENT ACTIVITIES

In April 2000, when the former Financial Institutions Bureau, Insurance Bureau, and Securities Division merged to become OFIS, it had an immediate impact on this Division. The areas that had previously handled these services for each of the separate bureaus and division were merged. This resulted in reassignments of job duties, creation of new systems and procedures to best handle the newly-combined office, and some staff members moving to another building in downtown Lansing.

Accomplishments and activities in 2000 included:

- Completing the training of OFIS staff on the State's new timekeeping system, and training managers on the new civil service evaluation system;
- Assisting the HMO and Securities divisions' with their move into the Ottawa Building location, beginning planning for the move of our Detroit office to the former General Motors Building, and remodeling the Escanaba office;
- Developing an OFIS budget and revenue process for FY2001 and FY2002;
- Developing an OFIS purchasing process;
- Beginning the development of an OFIS policies and procedures manual, and a manager's guide to human resources;
- Developing an OFIS travel review process; and
- Developing a functional reorganization plan for OFIS.

TRAINING

Division employees attended several classes and seminars during the year 2000. Those sessions included:

- Computer training by an outside vendor in such software as Outlook, Excel, and Access;
- Classes offered by outside vendors such as Speaking With Confidence and Clarity, and Exceptional Customer Service; and
- Michigan Department of Civil Service classes on such subjects as Conquering Workplace Negativity, Emergency Techniques, and HRMN training.

OFIS REVENUE AND EXPENSE

The merger in April 2000 that created OFIS occurred approximately halfway through the State of Michigan's fiscal year cycle. Therefore, each new division (Financial Institutions, Insurance and Securities) operated under its existing appropriation for the remainder of the fiscal year.

Each division is funded entirely from restricted revenue, which includes fees assessed to the regulated industries for supervision, examinations and investigations; fines; corporate transactions; applications; license renewals and registrations; continuing education programs; etc. (A complete list of fees is shown in the table "Revenue Collected Fiscal Year 99-00").

Expenses include employee payroll, travel costs, supplies, communications, rent, computer network, and contractual services. OFIS is also assessed overhead charges for building occupancy and rent and for services provided to us by the departments of Consumer and Industry Services, Attorney General and Civil Service.

Each division contributed positions authorized by their appropriations: Financial Institutions: 133; Insurance: 124; and Securities: 17. Total authorized positions were 274. At fiscal year end, 263 of those positions were filled.

REVENUE COLLECTED FISCAL YEAR 99-00
(10-1-99 to 9-30-00)

<u>Account</u>	<u>Amount</u>
<i>Insurance:</i>	
Penalties	\$663,081
Group Application/Rating Bureau	800
Reimbursement for Administration of Receiverships	106,510
Company Admission	67,364
Service of Process	10,768
Premium Finance Company	14,000
Surplus Lines Taxes	5,750,795
Medical Malpractice Arbitration Assessment	(3,546)
Licensing	3,990,674
Third Party Administrator	15,300
MEWA Fees/Assessments	35,328
Commercial Information Sales	23,747
Continuing Education Program	524,174
Assessment/Regulatory	10,595,886
Miscellaneous Revenue – Insurance	(88,419)
Civil Service Assessment	(69,254)
Attorney General Assessment	(26,041)
<i>Financial Institutions:</i>	
Bank Regulation	6,640,193
Credit Union Regulation	4,048,369
BIDCO	36,635
Credit Card	3,700
Sale of Check	12,025
First Mortgage	1,075,777
Motor Vehicle	118,920
Omnibus	51,625
Secondary Mortgage	291,940
Regulatory Loan	53,550
Federal Regulatory Projects	15,672
Civil Service Assessment	(87,558)
Attorney General Assessment	(26,041)
<i>Securities:</i>	
Security Broker-Dealer Examination	1,300
Security Broker-Dealer Registration	156,826
Security Agents Registration	4,561,382
Fees for Filing of Securities	10,575,838
Living Care Filing and Renewal Registration	6,759
Miscellaneous Revenue – Securities	850
Civil Service Assessment	*
Attorney General Assessment	*
Total	\$49,148,929

FISCAL YEAR 99-00 BUDGET
(10-1-99 to 9-30-00)*

<u>Account</u>	<u>Authorized</u>	<u>Disbursed</u>
<i>Insurance:</i>		
Administration	\$2,155,600	\$1,655,818
Financial Standards	7,416,100	4,663,810
Licensing and Enforcement	2,533,100	2,157,033
Market Standards and Consumer Services	2,478,300	1,991,539
Insurance Automation	750,000	268,688
CIS Overhead	1,954,500	1,888,964
<i>Financial Institutions:</i>		
Administration	1,291,100	1,216,630
Bank Regulation	5,166,000	4,669,935
Credit Union Regulation	3,430,600	3,170,493
Consumer Protection	1,721,200	1,578,406
Policy and Legislation	371,300	265,600
Federal Regulatory Projects	50,600	9,238
CIS Overhead	<u>948,500</u>	<u>869,176</u>
Total	\$30,266,900	\$24,405,330

*Securities was incorporated in the budget for Corporations, Securities and Land Development Bureau in FY00. Breakdown is not available.



OFIS Division of Financial Institutions

- *Policy and Legislative Division*
- *Bank and Trust Division*
- *Credit Union Division*
- *Licensing and Enforcement Division, Consumer Finance*
- *Examination Division, Consumer Finance*

POLICY AND LEGISLATIVE DIVISION

The Policy and Legislation Division provides research, legislative support, and other services to assist financial institution regulatory divisions and agency executives in setting policy and supervising financial institutions. The unit coordinates the Division of Financial Institution's consumer complaint handling, promulgates rules, analyzes legislation, drafts proposals for legislation, and compiles and disseminates information on current issues facing financial institutions, consumers of financial services, and financial regulators. Division staff assists regulatory units with development of enforcement actions and interpretations of state law. The unit also enforces the Mortgage Anti-Redlining Act (1977 PA 135).

In 2000, the Division continued work on recommendations to the Legislature to strengthen the Commissioner's enforcement tools under nondepository institution licensing laws. Currently, some of these laws do not authorize the Commissioner to issue cease and desist or summary suspension orders. OFIS recommended amendments to the Consumer Financial Services Licensing Act, the Mortgage Brokers, Lenders and Servicers Licensing Act, the Secondary Mortgage Loan Act, the Regulatory Loan Act of 1963, and the Sale of Checks Act to allow the Commissioner to bar persons who engage in fraud from being involved in any way in these businesses.

OFIS proposed repeal of the requirement in 1977 PA 135 to file an annual affidavit of compliance with the Federal Home Mortgage Disclosure Act. The affidavit was made obsolete by 1996 amendments to state public funds laws. The Division also processed the Commissioner's rescission of rules which became obsolete with the 1999 recodification of Michigan's Banking Code.

The Division monitors trends in consumer complaints regarding financial institutions and Division staff represents the agency on the Senior Exploitation Quick Response Task Force and a multi-agency consumer assistance network.

STATE LEGISLATION ENACTED

Text of these laws can be viewed on the Michigan Legislature Web page: www.MichiganLegislature.org.

- 2000 PA 386 (effective 1-3-01) establishes as a crime obtaining or attempting to obtain the personal identity information of another person.

- 2000 PA 222 (effective 9-15-00) prohibits and provides penalties for embezzlement by certain court-appointed guardians, conservators, personal representatives, trustees, and other fiduciaries. 2000 PA 1 (effective 2-11-00) prohibits state and local governmental units from mailing envelopes or packages that make Social Security numbers, drivers license numbers, or state identification numbers visible from the outside of the package. The new law is intended to combat the growing problem of identity theft.
- 2000 PA 365 (effective 01-02-01), 2000 PA 432 (effective 3-28-01), 2000 PA 445 (effective 1-9-01), 2000 PA 446 (effective 1-9-01) conform respectively the Savings Bank Act, the Consumer Protection Act, the BIDCO Act, and the Sale of Checks Act citations to the banking code and to the 1999 banking code recodification.
- 2000 PA 177 (effective 6-20-00) amended the estates and protected individuals code to modify priority of demands against estates.
- 2000 PA 305 (effective 10-16-00) established a Michigan Uniform Electronic Transactions Act that establishes the status of signatures and contracts when parties agree to conduct business electronically. The new law provides that an electronic record satisfies a law requiring that a record be in writing and an electronic signature satisfies a law calling for written signatures. It also grants legal status to electronic signatures, electronic records, and electronic contracts. [For a detailed analysis of the new law, see the Michigan Legislature web page: <http://www.MichiganLegislature.org/pdf/house.analysis.legis/1999-2000/H9h5537b.pdf>].
- 2000 PA 494 (effective 01-11-01) amends the Michigan Uniform Securities Act to conform to 1996 changes in federal securities laws.
- 2000 PA 480, 481, and 482 (all effective 01-11-01) amend the Savings Bank Act to parallel changes made in the recodification of Michigan's Banking Code in 1999. Among other things, these laws streamline application processing, accommodate expanded use of new technology, allow staggering of board terms, extend the period between exams of healthy savings banks to 18 months, and allow investment in "bankers banks" that provide trust services.

ADMINISTRATIVE RULE AMENDMENTS

Regulations promulgated under 1969 PA 319 (the Banking Code of 1969) became obsolete upon repeal of the 1969 Act by 1999 PA 276 (the Banking Code of 1999) and were rescinded by the Commissioner effective August 15, 2000.

OFIS ISSUANCES

Declaratory Rulings

Applicability Of The Motor Vehicle Sales Finance Act To Certain Transactions -- 01-01-00

Through its counsel, National City Bank asked whether the bank's 'direct lending' program would violate Michigan's Motor Vehicle Sales Finance Act. Under the 'direct lending' program, motor vehicle dealers would have acted under agency agreements as agents of the bank in soliciting and closing bank loans for automobile purchases. The Commissioner concluded that the proposed transaction "is an "installment sale contract" as defined in section 2 of the Act, and is therefore subject to the Act." Further, the Commissioner ruled "that where an entity has engaged an agent to facilitate the making of an installment sale contract, the agent must not only be licensed under the Act, but must ensure that the transaction is conducted in full compliance with all terms of the Act. Where such agent has either facilitated the making of an installment sale contract on behalf of an unlicensed entity, or, regardless of whether the entity is licensed, if the transaction does not comply with the Act, that agent will be subject to an administrative enforcement action as well as any applicable criminal sanction."

POSITION STATEMENTS

Privacy of Personal Financial Information

On September 29, 2000, the Commissioner notified licensees and registrants under the Mortgage Brokers, Lenders, and Servicers Licensing Act, the Secondary Mortgage Loan Act, the Credit Card Act, the Regulatory Loan Act, the Consumer Financial Services Act, and the Motor Vehicle Sales Finance Act of their obligation to comply with regulations promulgated by the Federal Trade Commission governing the privacy of their customers' personal financial information. [Text of the notice may be viewed at: http://www.cis.state.mi.us/ofis/statutes/bulletin/dfi_pos/ndeppriv.pdf]

Registration Requirements Applicable to Depository Institution Affiliates

On August 4, 2000, the Commissioner notified a mortgage affiliate of an out-of-state depository institution which had announced its intent to discontinue its registration under the Mortgage Brokers, Lenders and Servicers Licensing Act that the affiliate must subject itself to the requirements of the Act in order to continue to engage in the mortgage lending business in Michigan. The affiliate had claimed that a federal preemption granted the parent organization as a depository institution extended to the affiliate. The Commissioner found that "None of the statutory authorities upon which the OTS based 12 CFR 559.3(n)(1) indicates any intention of Congress to broadly preempt state licensure and registration law with regard to state-chartered corporations." Further, the Commissioner pointed out "To interpret federal law to circumvent the laws of the state regarding its corporations would "put an end to corporations created [and controlled] by the state and turn them into different corporations" not subject to state law. Such an interpretation would lead to an unconstitutional encroachment upon the powers retained by the State of Michigan pursuant to the 10th amendment of the United States Constitution." He concluded by stating his expectation that the affiliate would resolve the matter either by providing a written statement that it has discontinued all business activity subject to the Act in Michigan or by renewing its registration under the Act. [The full position statement may be read at: http://www.cis.state.mi.us/ofis/statutes/bulletin/dfi_pos/licreq2.pdf.]

Industrial Loan Companies and State License Requirements

In a January 5, 2000 letter, the Commissioner opined that an out-of-state industrial loan company is not a "depository financial institution" entitled to exemption from Michigan's Mortgage Brokers, Lenders, and Servicers Licensing Act. Because Michigan's Secondary Mortgage Act defines "depository financial institution" as including organizations whose deposits are insured by an agency of the federal government, the Commissioner concluded that an industrial loan company would be exempt from licensure under this act to the extent that the company's home state specifically authorizes the firm to engage in secondary mortgage loan transactions. [For text of this statement, see: http://www.cis.state.mi.us/ofis/statutes/bulletin/dfi_pos/ilco_1.pdf.]

Prepayment Penalties

January 12, 2000 – text of the statement see:

http://www.cis.state.mi.us/ofis/statutes/bulletin/dfi_pos/prepay.pdf

BULLETIN

In Credit Union bulletin 00-01, issued October 18, 2000, the Commissioner clarified that the Michigan Credit Union Act does not preclude the chartering of community credit unions that serve overlapping, or even the same, field(s) of membership. For full text of the bulletin:

<http://www.cis.state.mi.us/ofis/statutes/bulletin/cu/cubl001.asp>.

COMMENT TO FEDERAL AGENCIES

Comment to Office of the Comptroller of the Currency on Request to Preempt Michigan Motor Vehicle Sales Finance Act. http://www.cis.state.mi.us/ofis/statutes/bulletin/dfi_pos/occcomm.pdf

ADMINISTRATIVE HEARINGS

In 2000, the Division of Financial Institutions received no new requests for hearings. However, pursuant to its own authority, the Division issued 10 Notices of Hearing under the Mortgage Brokers, Lenders, and Servicers Licensing Act and the Secondary Mortgage Loan Act. Each of these cases involved an action by the Division to revoke the license of a mortgage company. Seven of these cases were concluded by Order of the Commissioner following a contested case hearing. The remaining 3 cases were resolved by Stipulation and Consent Order.

In addition, 23 cases under the Mortgage Brokers, Lenders and Servicers and Licensing Act that the Secondary Mortgage Loan Act were carried over from 1999. Of these, 10 were resolved by Stipulation and Consent Order; 8 cases were concluded by Order of the Commissioner following contested case hearings; 4 cases were dismissed; and 1 case was carried over to 2001 pending settlement negotiations between the parties.

One case under the Motor Vehicle Sales Finance Act that began in 1999 was continued over to 2001 pending settlement negotiations between the parties.

Finally, a case from 1995 involving a Cease and Desist Order issued pursuant to the Banking Code of 1969 was continued into 2000. A series of continuances were issued in this matter to allow the Commissioner the opportunity to litigate certain related issues with the Comptroller of the Currency. The United State Court of Appeals for the Sixth Circuit decided the matter between the Commissioner and the Comptroller during the year. Subsequently, the administrative contested case was dismissed.

BANK AND TRUST DIVISION

AUTHORITY

The Bank and Trust Division is primarily responsible for regulating and supervising Michigan's state-chartered banks under authority of 1999 PA 276 (the Michigan Banking Code of 1999), as amended; savings banks, pursuant to 1996 PA 354 (the Michigan Savings Bank Act), as amended; and Business and Industrial Development Corporations (BIDCOs), pursuant to 1986 PA 89 (the Michigan BIDCO Act).

The Division ensures that Michigan's state-chartered banks, savings banks, and BIDCOs are operating safely and soundly, that public confidence in the system is maintained, and that the interests of depositors, creditors and shareholders are protected. As of December 31, 2000, there were 134 insured state-chartered banks with consolidated assets of approximately \$120.6 billion; 6 uninsured state-chartered banks with consolidated assets of approximately \$15 million; 5 state-chartered savings banks with consolidated assets of approximately \$1.8 billion; and 7 BIDCOs with approximately \$32.2 million in total consolidated financing assistance outstanding.

In addition to the examination and supervision program, the Division is responsible for processing applications for new state-chartered financial institutions, approving and facilitating changes in corporate structure, and administering capital augmentation efforts of state-chartered financial institutions. The program ensures that

applications for new charters, changes in corporate structure, and capital enhancements are consistent with sound business practices, applicable laws and regulations, and Office and Department policies.

PERSONNEL AND TRAINING

The Division, headed by Deputy Commissioner Donald P. Mann, is comprised of well-trained, experienced, professional examiners and office staff. Assistant Director William L. Pilkington oversees examination and supervision activities, with a staff of five supervisors and 34 field examiners. Assistant Director Darwyn V. Sanborn oversees corporate activities, with a staff of three corporate specialists.

During 2000, every member of the Division's field staff attended at least one training and/or professional development class or seminar. Areas of training included trust, capital markets, lending, risk management, international banking, white-collar crime, and emerging issues affecting community and multinational banking. Several Division examiners also attended graduate schools of banking held at various universities. It continues to be the policy of the Division that each employee attends one training course throughout the year.

On April 28, 1986, the Division received recognition of its competence and capability when it became accredited under the Conference of State Bank Supervisors' (CSBS) Accreditation Program. The Division was among the first state banking agencies to receive accreditation. The Division was re-accredited on February 9, 1993, and again on June 8, 1998.

EXAMINATION AND SUPERVISION

The Michigan Banking Code of 1999 and the Michigan Savings Bank Act require that each state-chartered bank and savings bank be examined not less frequently than every 18 months. In fulfilling this requirement, OFIS may use an examination made pursuant to the Federal Reserve Act or the Federal Deposit Insurance Act. Representatives of the Division conducted or participated in 60 bank examinations during calendar year 2000. The Division also conducted 14 trust examinations, 6 BIDCO examinations, 2 savings bank examinations, and made 39 on-site visitations. As of December 31, 2000, there were eight (8) banks on the Division's "problem bank" list; no savings banks on the "problem" list; and no BIDCOs on the "problem" list.

The Bank and Trust Division continued employing risk-based supervisory strategies in 2000. All banks were monitored quarterly through review of uniform bank performance reports, other call report generated information, and specifically requested data. New institutions, problem institutions, and institutions with volatile risk profiles received quarterly visitations.

Large and higher risk institutions were generally reviewed jointly or concurrently with the federal agencies. Regardless of the nature of examination, examination results were shared between agencies and comprehensive supervisory strategies were jointly developed and employed.

Pre-examination request letters were tailored to information needs determined by the Examiner-In-Charge in assessing each institution's risk profile. At the conclusion of each examination, examiners met with senior management to review findings. As necessary or requested, Division management and examiners-in-charge met with Boards of Directors to review examination findings and determine appropriate management action.

CORPORATE CHANGES

As of December 31, 2000, there were 168 commercial banks operating in the State of Michigan; 140 or 83.3% of which were state-chartered banks. In addition to commercial banks, there were 21 savings banks and/or savings and loan associations operating in Michigan at year-end; five (5), or 23.8% were state-chartered. During 2000, seven (7) new state banks were chartered and seven (7) state banks consolidated resulting in no change in the total number of state chartered banks. One BIDCO surrendered its license and one BIDCO received its initial license.

INDUSTRY ASSOCIATIONS

The Division has had a long standing relationship with various trade associations, including the Michigan Bankers Association (MBA), the Michigan Association of Community Bankers (MACB), the Michigan League of Community Bankers (Michigan League) and the Conference of State Bank Supervisors (CSBS). Division personnel continued to attend numerous industry-related functions during 2000. Division representatives have also spoken at various trade association functions on a variety of topics affecting the industry, including presentations at the Robert M. Perry Schools of Banking at Central Michigan University. Additionally, Division personnel, along with senior Office management regularly attend the MBA annual convention and bank management conference; the MACB annual convention; the Michigan League annual convention; and the CSBS annual meeting and deputy seminars.

FINANCIAL TRENDS

As of year-end 2000, state-chartered commercial banks posted total consolidated assets of \$120.6 billion, representing a 14.5% increase over year-end 1999 totals. State-chartered savings banks posted total consolidated assets of \$1.8 billion, representing a 59.3% decrease. This decrease can be directly attributed to the consolidation of two state-chartered savings banks with and into two state-chartered commercial banks.

Asset quality at commercial and savings banks remained good. Total past due loans for commercial and savings banks amounted to \$1.4 billion, or 1.7% of total loans, while net loan losses amounted to only 0.3% of total loans.

Michigan's commercial banks and savings banks continue to benefit from prudent management and a strong economic environment. As of year-end 2000, net consolidated income for state-chartered commercial banks amounted to \$1.6 billion, which equaled the prior year's net income. The aggregate return on average assets for state-chartered commercial banks was 1.59%. State-chartered savings banks reported an aggregate net income of \$18 million for 2000, representing no change over year-end 1999 totals. The aggregate return on average assets for savings banks was 0.45%.

Aggregate equity capital in Michigan's state-chartered banks and savings banks amounted to \$10.4 billion and \$148 million, respectively. This represents a 17.4% increase over year-end 1999 totals for commercial banks, and a 56.9% decrease for savings institutions.

As of December 31, 2000, BIDCOs posted 84 total provisions of financing assistance outstanding, representing approximately \$32.2 million. This reflects a 38.2% decrease in the total number of provisions, and a 35.6% decrease in volume of outstanding financing assistance from year-end 1999 totals.

LOOKING FORWARD

During 2001, the Division will continue to provide the highest quality service to the industries we regulate. Division personnel are executing plans for risk-based supervision in 2001 and beyond. The alternating examination program will continue and traditional safety and soundness examinations will be streamlined for institutions that perform well and are financially sound.

Every bank, trust department, savings bank, and BIDCO has been assigned to individual examiners. These examiners, called Central Points of Contact (CPC), will be responsible for coordinating the regulatory oversight of a portfolio of two to eight institutions. Managers of financial institutions regulated by the Division should familiarize themselves with the CPC of their institution. The CPC concept provides directors and officers a consistent and familiar regulatory contact responsible for designing a regulatory strategy based on the risk profile of each institution.

IMPROVEMENTS

During 2000, the Bank and Trust Division was able to upgrade all computers, provide field staff with training, and began using the GENESYS program. GENESYS (General Examination System) is an integrated software application for recording financial information and creating reports of examination. GENESYS was a joint effort of the federal regulatory agencies and state banking authorities in which Michigan examiners played a key role. GENESYS is used by OFIS, the Federal Reserve, the Federal Deposit Insurance Corporation and most state banking regulatory agencies. During calendar year 2000, the Division also enhanced its internal management information systems.

CONSOLIDATED BALANCE SHEET OF STATE BANKS
as of December 31 (in millions)

	140 Banks December 31, 2000	140 Banks December 31, 1999	Percentage Increase (Decrease)
ASSETS			
Cash and balances due from depository institutions	\$ 5,666	\$ 4,622	22.63%
Securities	15,013	14,541	3.25%
Federal funds sold and securities purchased under agreements to resell	2,096	1,204	74.09%
Net loans and leases	90,895	79,419	14.45%
Assets held in trading accounts	156	72	116.67%
Premises and fixed assets (including capitalized leases)	1,323	1,330	(0.53%)
Other real estate owned	69	54	27.78%
Investments in unconsolidated subsidiaries and associated companies	130	55	136.36%
Customers' liability on acceptances executed and outstanding	32	50	(36.00%)
Other assets (incl. Intangibles)	5,239	4,038	29.74%
Total Assets	\$120,621	\$ 105,385	14.46%
LIABILITIES			
Total deposits	\$ 84,670	\$ 74,641	13.44%
Federal funds purchased and securities sold under agreements to repurchase	6,057	4,488	34.96%
Other borrowed money with maturities of less than 1 year	9,102	11,281	(19.31%)
Other borrowed money with maturities of more than 1 year	5,534	2,578	114.66%
Notes and debentures subordinated to deposits	2,469	1,799	37.24%
Acceptances and other liabilities	2,415	1,763	36.98%
Total Liabilities	\$110,247	\$ 96,550	14.19%
EQUITY CAPITAL			
Perpetual preferred stock	\$ 35	\$ 5	600.00%
Common stock	484	483	0.21%
Surplus	4,089	3,616	13.08%
Undivided profits and capital reserves	5,766	4,731	21.88%
Total Equity Capital	\$ 10,374	\$ 8,835	17.42%
Total Liabilities and Equity Capital	\$120,621	\$ 105,385	14.46%

CONSOLIDATED BALANCE SHEET OF STATE SAVINGS BANKS
as of December 31 (in millions)

	5 Savings Banks December 31, 2000	7 Savings Banks December 31, 1999	Percentage Increase (Decrease)
ASSETS			
Cash and balances due from depository institutions	\$ 94	\$ 251	(62.55%)
Securities	144	317	(54.57%)
Federal funds sold and securities purchased under agreements to resell	0	97	(100.00%)
Net loans and leases	1,442	3,498	(58.78%)
Assets held in trading accounts	0	0	N/C
Premises and fixed assets (including capitalized leases)	30	63	(52.38%)
Other real estate owned	2	3	(33.33%)
Investments in unconsolidated subsidiaries and associated companies	0	16	(100.00%)
Customers' liability on acceptances executed and outstanding	0	0	N/C
Other assets (incl. Intangibles)	46	69	(33.33%)
Total Assets	\$1,758	\$ 4,314	(59.25%)
LIABILITIES			
Total deposits	\$1,258	\$ 3,041	(58.63%)
Federal funds purchased and securities sold under agreements to repurchase	0	4	(100.00%)
Other borrowed money with maturities of less than 1 year	218	488	(55.33%)
Other borrowed money with maturities of more than 1 year	114	402	(71.64%)
Notes and debentures subordinated to deposits	0	0	N/C
Acceptances and other liabilities	20	36	(44.44%)
Total Liabilities	\$1,610	\$ 3,971	(59.46%)
EQUITY CAPITAL			
Perpetual preferred stock	\$ 0	\$ 29	(100.00%)
Common stock	3	3	N/C
Surplus	39	153	(74.51%)
Undivided profits and capital reserves	106	158	(32.91%)
Total Equity Capital	\$148	\$ 343	(56.85%)
Total Liabilities and Equity Capital	\$1,758	\$ 4,314	(59.25%)

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS (BIDCOs)

	12/31/00	12/31/99
Licensees	7	7
Licensees Examined	7	7
Provisions of financing assistance to agriculture firms	0	0
Financing assistance to agriculture firms	0	0
Provisions of financing assistance to mining firms	0	0
Financing assistance to mining firms	0	0
Provisions of financing assistance to construction businesses	0	0
Financing assistance to construction businesses		
Provisions of financing assistance to manufacturing businesses	4	5
Financing assistance to manufacturing business	\$4,800,000	\$2,630,000
Provisions of financing assistance to transportation, communication, electricity, gas, and sanitary services businesses	0	1
Financing assistance to transportation, communication, electricity, gas, and sanitary services businesses	0	\$400,000
Provisions of financing assistance to wholesale trade businesses	0	0
Financing assistance to wholesale trade businesses	0	0
Provisions of financing assistance to retail trade businesses	0	0
Financing assistance to retail trade businesses	0	0
Provisions of financing assistance to finance, insurance and real estate businesses	0	0
Financing assistance to finance, insurance, and real estate businesses	0	0
Provisions of financing assistance to service businesses	1	1
Financing assistance to service businesses	\$6,233	\$150,000
Provisions of financing assistance to nonclassifiable establishments	0	0
Financing assistance to nonclassifiable establishments	0	0
Total financings for period	5	7
Total financing assistance for the period	\$4,806,233	\$3,180,000
Total provisions of financing assistance currently outstanding or committed	84	136
Total financing assistance currently outstanding	\$32,221,427	\$50,095,896
Provisions of financing assistance to minority-owned business firms	4	0
Financing assistance to minority-owned business firms	\$1,606,233	0
Provisions of financing assistance to women-owned business firms	0	0
Financing assistance to women-owned business firms	0	0
Estimated number of jobs created or retained *	282	196

* Estimates provided by licensees.

CONSOLIDATED STATEMENT OF INCOME OF STATE BANKS
Year Ended December 31 (in millions)

SOURCES AND DISPOSITION OF INCOME

	2000	1999	Percentage Increase (Decrease)
Interest Income:			
Interest and fee income on loans	\$7,704	\$6,377	20.81%
Interest income on balances due from depository institutions	10	7	42.86%
Interest and dividend income on securities	1,070	976	6.20%
Interest income from assets held in trading accounts	10	2	400.00%
Interest income on federal funds sold and securities purchased under agreements to resell	134	88	52.27%
Total interest income	\$8,928	\$7,450	19.84%
Interest Expenses:			
Interest on deposits	\$2,977	\$2,297	29.60%
Expense of federal funds purchased and securities sold under agreements to repurchase	394	331	19.03%
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	878	560	56.79%
Interest on mortgage indebtedness and obligations under capitalized leases	0	0	N/C
Interest on notes and debentures subordinated to deposits	143	111	28.83%
Total interest expense	\$4,392	\$3,299	33.13%
Net interest income	\$4,536	\$4,151	9.27%
LESS: Provision for loan and lease losses	442	237	86.50%
Noninterest income	2,067	2,181	(5.23%)
Gains (losses) on securities not held in trading accounts	(35)	7	(600.00%)
Noninterest Expenses	\$3,637	\$3,563	2.08%
Income (loss) before income taxes and extraordinary items and other adjustments	\$2,489	\$2,539	(1.97%)
LESS: Applicable income taxes	865	909	(4.84%)
Income (loss) before extraordinary items and other adjustments	1,624	1,630	(0.37%)
Extraordinary items (net of taxes)	0	0	N/C
Net income	\$1,624	\$ 1,630	(0.37%)

CONSOLIDATED STATEMENT OF INCOME
OF STATE SAVINGS BANKS AS OF DECEMBER 31 (in millions)

SOURCES AND DISPOSITION OF INCOME

	2000	1999	Percentage Increase (Decrease)
Interest Income:			
Interest and fee income on loans	\$141	\$ 271	(47.97%)
Interest from lease financing receivables	0	0	N/C
Interest income on balances due from depository institutions	2	2	N/C
Interest and dividend income on securities	16	38	(57.89%)
Interest income from assets held in trading accounts	0	0	N/C
Interest income on federal funds sold and securities purchased under agreements to resell	0	1	(100.00%)
Total interest income	\$159	\$312	(49.04%)
Interest Expenses:			
Interest on deposits	\$ 66	\$122	(45.90%)
Expense of federal funds purchased and securities sold under agreements to repurchase	1	1	N/C
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	23	50	(54.00%)
Interest on mortgage indebtedness and obligations under capitalized leases	0	0	N/C
Interest on notes and debentures subordinated to deposits	0	0	N/C
Total interest expense	\$ 90	\$173	(47.98%)
Net interest income	\$ 69	\$139	(50.36%)
LESS: Provision for loan and lease losses	1	13	(92.31%)
Noninterest income	16	35	(54.29%)
Gains (losses) on securities not held in trading accounts	0	-8	100.00%
Noninterest expenses	\$ 52	\$128	(59.38%)
Income (loss) before income taxes and extraordinary items and other adjustments	\$ 27	\$ 25	8.00%
LESS: Applicable income taxes	9	7	28.57%
Income (loss) before extraordinary items and other adjustments	18	18	N/C
Extraordinary items (net of taxes)	0	0	N/C
Net income	\$ 18	\$ 18	N/C

CREDIT UNION DIVISION

AUTHORITY

The Credit Union Division of Financial Institutions regulates and supervises state-chartered credit unions under the authority of the Michigan Credit Union Act (1925 PA 285). The Division's primary goal is ensuring that state-chartered credit unions operate safely and soundly, and in compliance with state and federal statutes.

PERSONNEL AND TRAINING

The Credit Union Division has two distinct units. The Corporate Activities and Automated Systems Examinations section has a director and two examiners. The other section is responsible for examination activities. This unit has 27 examiners, plus five regional supervisors.

Management continues to provide extensive training and professional development to its employees. In 2000, management and staff attended training sessions sponsored by both the National Credit Union Administration (NCUA) and the National Association of State Credit Union Supervisors (NASCUS). These sessions provide up-to-date training on current and emerging issues, investments, consumer and real estate lending, fraud detection, consumer compliance regulations, and effective problem resolution. They also afford an exchange of ideas and experiences with examiners from outside of Michigan.

In March 2000, all examiners attended a weeklong NCUA Automated Integrated Regulatory Examination System (ARIES) training program, which focused on the improved computerized examination program.

EXAMINATION AND SUPERVISION

The Division's main goal is to perform an annual examination of 100% of Michigan's state-chartered credit unions. The goal was met in 2000, examining all 294 credit unions (including Central Corporate Credit Union). Examiners also performed 41 interim contacts at credit unions exhibiting problem areas. In addition to on-sight contacts, supervision occurred via monthly reporting to assigned examiners.

The Credit Union Division's approach to examination is "risk-based." Each Examiner-in-Charge determines the scope at the onset of the examination, based on the perceived risk inherent in the credit union's operation. Factors involved in the scope determination include, but are not limited to: prior examination findings and ratings; perceived quality and stability of management; the complexity of the credit union's product offerings; results of the annual comprehensive audit; and information provided by management on the "pre-examination inquiry."

The Division continues to use the CAMEL rating system, which assigns ratings for Capital, Asset Quality, Management, Earnings, and Liquidity. These areas receive a rating of 1 (best) to 5 (worst). A composite rating is derived from the component ratings and examiners' overall assessment of risk.

Credit unions which receive a CAMEL composite of "3" or below must submit monthly reports to their assigned examiners. Examiners compile and analyze the information. OFIS management reviews and coordinates supervision efforts.

Communicating findings to management is an integral part of the examination. An exit conference occurs at the conclusion of the examination fieldwork. For problem credit unions, (those rated CAMEL composite “3” or below), the Credit Union Division of OFIS requests the attendance of key officials at the exit conference. Findings are also discussed with the entire Board of Directors at a meeting subsequent to their receipt of the examination report. This contact aids communication of the problem areas, and hastens resolutions. In 2000, we met with 27 boards of directors.

The Credit Union Division continued to work cooperatively with the NCUA. The NCUA is responsible for the safety and soundness of the National Credit Union Share Insurance Fund, to which all Michigan state-chartered credit unions belong. The NCUA performs insurance-risk reviews in coordination with annual examinations and interim regulatory contacts. The supervisory and administrative personnel meet with their NCUA counterparts quarterly to discuss problem credit unions’ progress, and schedule joint contacts.

The overall condition of Michigan state-chartered credit unions remained strong in 2000. However, some credit unions suffered from poor earnings, high loan delinquency, high loan losses, declining capital, or a combination of these impairments. These negative indicators were usually the result of poor management, or decisions made without sufficient research and planning. The number of problem credit unions increased 9.09%, while the amount of total credit union assets in problem credit unions decreased 1.14%. At year-end, the percentage of total credit union assets in problem credit unions was 10.25%, slightly down from 1999’s 11%.

CORPORATE CHANGES

The 294 Michigan state-chartered credit unions at December 2000 represents a 2.33% decrease from the 301 in existence at December 1999. During 2000, six credit unions merged into other state-chartered credit unions, and one credit union merged into a federally chartered credit union. Mergers usually occur when a credit union’s management is unwilling or unable to bring about changes necessary to operate the credit union in a safe and sound manner. Larger, well-operated credit unions can absorb troubled credit union’s assets, liabilities and capital. In most cases, the result for the members of the merged credit union is an increase in the number of financial services available.

Several credit unions amended their bylaws in 2000. Bylaw amendments are available to fit the needs of individual credit unions. The most common type of amendment continued to be field-of-membership expansion.

INDUSTRY ASSOCIATIONS

The Credit Union Division continued to work cooperatively with trade associations and professional organizations devoted to the benefit of the credit union industry. Representatives were sent to several industry-related functions in 2000. Senior staff members were featured speakers on various topics for meetings of the Michigan Association of Credit Unions and the Michigan Credit Union League.

The Division remains closely involved with NASCUS. NASCUS promotes the dual chartering system, and the autonomy of state regulatory agencies. Deputy Commissioner Little serves on the NASCUS Board of Directors, and is active in policy formulation. During 2000, the NASCUS annual re-accreditation questionnaire was completed. The Credit Union Division provided updated examination program information and received unqualified approval of our operations. The OFIS Credit Union Division was the first state regulatory authority to receive NASCUS accreditation, in 1989, and OFIS remains committed to the high ideals for which it stands.

FINANCIAL TRENDS

Michigan state-chartered credit unions experienced moderate asset growth of 5.20% in 2000. Loans outstanding increased by more than 10%, while investment balances decreased by 4%. As a result, the aggregate Loans to Assets ratio increased from 64.17% at year-end 1999 to 67.15% at year-end 2000. The aggregate Return on Assets increased from 1999's 0.87% of average assets to 0.96%. The aggregate level of capital to assets also increased slightly, from 11.50% to 11.96%.

EMERGING ISSUES

Future regulatory issues include home banking, and the security and disclosure requirements demanded by this emerging technology. The Credit Union Division of OFIS also continues to monitor credit unions' experience with risk-based lending, which assigns interest rates based on objective, measurable risk.

SIGNIFICANT DATA AND FINANCIAL RATIOS OF STATE-CHARTERED CREDIT UNIONS
(Excludes Central Corporate Credit Union)

	2000	1999	1998	1997	1996
SIGNIFICANT DATA					
Number of Credit Unions	293	300	315	320	323
Number of credit union members	2,607,869	2,566,542	2,516,915	2,445,380	2,412,073
Total Assets*	\$13,365,366	\$12,704,123	\$12,099,381	\$10,795,308	\$10,021,691
Total Loans Outstanding*	\$8,974,652	\$8,152,857	\$7,388,563	\$6,884,814	\$6,269,436
Total Shares and Deposits*	\$11,564,326	\$11,045,273	\$10,566,616	9,388,617	\$8,765,771
Amount of loans granted during year*	\$4,372,960	\$4,401,071	\$4,214,076	\$3,769,350	\$3,536,764

*(000's omitted in dollar amounts)

SIGNIFICANT RATIOS

Net Equity/Total Assets	11.96%	11.50%	11.46%	11.73%	11.28%
Delinquent Loans/Total Loans	0.80	0.77	0.89	0.99	0.99
Allowance for Loan Losses/Delinquent Loans	85.63	91.97	87.24	82.37	87.76
Allowance for Loan Losses/Total Loans	0.69	0.71	0.77	0.81	0.87
Net Charge-Offs/Average Loans	0.34	0.37	0.47	0.45	0.37
Net Income/Average Assets	0.96	0.87	0.96	1.05	1.10
Gross Income/Average Assets	8.22	7.95	8.26	8.47	8.33
Cost of Funds/Average Assets	3.31	3.22	3.40	3.43	3.34
Net Margin/Average Assets	4.91	4.73	4.86	5.04	4.99
Operating Expenses (-PLL)/Average Assets	3.46	3.38	3.62	3.70	3.65
Provision for Loan Losses/Average Assets	0.25	0.25	0.30	0.29	0.24
Gross Loan Income/Average Loans	8.57	8.49	8.96	9.18	9.28
Investment Income/Average Investments	6.90	6.55	5.97	6.18	5.89
Interest and Dividends/Average Total Savings	3.78	3.67	3.88	3.91	3.80
Total Loans/Total Assets	67.15	64.17	61.07	63.78	62.56
Total Investments/Total Assets	27.34	23.14	33.54	30.97	32.15
Fixed Assets/Total Assets	2.34	2.33	2.16	2.14	2.05
Total Loans/Total Savings	77.61	73.81	69.92	73.33	71.52
Total Borrowings/Total Savings	0.68	0.82	0.37	0.33	0.21

DISTRIBUTION OF GROSS INCOME

Interest refunded to members	0.36%	0.36%	0.34%	0.44%	0.44%
Operating expenses (Excluding PLL)	44.90	45.43	43.63	43.45	43.60
Provision for loan loss expense	2.98	3.09	3.65	3.43	2.83
Interest on borrowings	0.44	0.24	0.19	0.22	0.11
Interest and dividend cost	39.68	40.09	40.76	40.11	39.83
Retained Earnings	11.64	10.79	11.43	12.35	13.19
	100.00%	100.00%	100.00%	100.00%	100.00%

LICENSING AND ENFORCEMENT DIVISION, CONSUMER FINANCE

STATUTORY AUTHORITY

The Licensing and Enforcement Division is responsible for the licensing of over 5,300 financial institutions under the following consumer finance statutes:

- Consumer Financial Services Act
- Credit Card Act
- Mortgage Brokers, Lenders, and Servicers Licensing Act
- Motor Vehicle Sales Finance Act
- Regulatory Loan Act
- Sale of Checks Act
- Secondary Mortgage Loan Act

In addition to the processing of license applications, the Consumer Finance Licensing and Enforcement Division of OFIS is responsible for processing license renewals and amendments, conducting background investigations of license applicants, conducting enforcement actions and conservatorships, investigating consumer complaints against regulated entities, and making recommendations to assist senior management in the development of policies regarding the licensing and regulation of nondepository financial institutions.

CONSUMER FINANCE STATUTES

Consumer Financial Services Act

The Consumer Financial Services Act, 1988 PA 161, as amended, provides for the licensing and regulation of institutions which provide a variety of financial services, and eliminates the need for an institution to acquire a separate license for each activity. A "Class II" license authorizes services under the Regulatory Loan Act, Motor Vehicle Sales Finance Act, Secondary Mortgage Loan Act, and Credit Card Act. A "Class I" license authorizes services under the Sale of Checks Act and Mortgage Brokers, Lenders, and Servicers Licensing Act in addition to the authorities provided under a Class II license.

A Class I license requires a bond of \$1,000,000 and a minimum net worth of \$100,000. A Class II license requires a bond of \$500,000 and a minimum net worth of \$50,000. If a licensee engages in credit card activities, a minimum net worth of \$1,000,000 is required.

The Consumer Financial Services Act was modernized during the year, to mirror some of the changes made in earlier modernizations of the Mortgage Brokers, Lenders, and Servicers Licensing Act and the Secondary Mortgage Loan Act. Under the modernization, separate licenses for each branch office are no longer required, and an annual operating fee (in lieu of an annual license renewal fee) is assessed based on a licensee's volume of business during the preceding year. The amended act became effective January 5, 2000.

As a result of the above-mentioned consolidation of branch office licenses, the number of licensees under the act decreased during the year. At year-end 2000, there were 99 licensees holding a Class I license and 17 licensees holding a Class II license, as compared to 144 Class I licensees and 65 Class II licensees at December 31, 1999.

Credit Card Act

The Credit Card Act, 1984 PA 379, as amended, authorizes the licensing and regulation of non-depository issuers of credit cards. A minimum net worth of \$1,000,000 is required by the act; however, the commissioner may establish a higher net worth requirement if it is necessary to assure a safe and sound operation. There are no bonding requirements.

Five companies were licensed under the act as of December 31, 2000, as compared to four as of December 31, 1999.

Mortgage Brokers, Lenders, and Servicers Licensing Act

The Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 PA 173, as amended, provides for licensing, registration, and regulation of mortgage brokers, mortgage lenders, and mortgage servicers. The act pertains to loans secured by first mortgages or land contracts covering real property located in the state of Michigan, which is used, or improved to be used, as a dwelling and designed for occupancy by four or fewer families. Licensees are typically required to have a minimum net worth ranging from \$25,000 to \$100,000 and must generally post a bond, letter of credit, or certificate of deposit in amounts ranging from \$25,000 to \$125,000. Net worth and bonding requirements are dependent upon the type of services being offered.

There were 1,390 licensees and 260 registrants at year-end 2000. This compares to 1,270 licensees and 283 registrants as of December 31, 1999.

Motor Vehicle Sales Finance Act

The Motor Vehicle Sales Finance Act, 1950 PA 27, as amended, regulates certain installment sales of motor vehicles. It provides for licensing and regulation of both the installment sellers, who are motor vehicle dealers originating installment sales contracts, and sales finance companies, the financial institutions that purchase these contracts from the dealers. The act requires bonding of sales finance companies ranging from \$5,000 to \$20,000 for main offices, plus \$10,000 for each branch office. Installment sellers do not have a bonding requirement. The act imposes no net worth requirements on installment sellers or sales finance companies.

As of December 31, 2000, there were 2,127 motor vehicle dealers licensed as installment sellers, as compared to 2,147 at year-end 1999. There were 794 sales finance companies (including depository financial institutions) at the end of 2000, as compared to 815 at year-end 1999.

Regulatory Loan Act

The Regulatory Loan Act, 1963 PA 103, as amended (successor to 1921 PA 317, the Small Loan Act), authorizes the licensing and regulation of entities which make personal loans to consumers. The act prohibits the use of real estate as security for these loans. There is no bonding requirement; however, licensees are required to maintain \$50,000 in liquid assets.

There were 64 licensees at year-end 2000, as compared to 52 on December 31, 1999.

Sale of Checks Act

The Sale of Checks Act, 1960 PA 136, as amended, authorizes the licensing and regulation of the business of selling and issuing travelers checks, drafts, and money orders as a service or for a fee. The act also regulates telegraph companies which transfer funds by wire. The act requires a \$100,000 minimum net worth and a minimum bond of \$100,000 plus \$3,000 for each agent up to a maximum of \$250,000.

There were 19 sale of checks licensees at year-end 2000, as compared to 20 at year-end 1999.

Secondary Mortgage Loan Act

The Secondary Mortgage Loan Act, 1981 PA 125, as amended, authorizes the licensing, registration and regulation of entities which make secondary mortgage loans for personal, family, or household purposes. The act also allows for loans secured by other collateral in addition to real property. Licensees are typically required to have a net worth ranging from \$25,000 to \$100,000 and must generally post a bond or letter of credit in an amount ranging from \$25,000 to \$125,000, depending on the type of services being offered.

There were 20 licensees and 576 registrants under the act as of December 31, 2000, compared to 21 licensees and 497 registrants at year-end 1999.

LICENSING ACTIVITIES

During the year, Licensing and Enforcement staff processed 1,023 new license and registration applications and 4,880 applications for renewal. Overall, the number of licensees and registrants under the seven consumer finance programs grew in 2000, as it has in each of the past several years, and totaled 5,371 at December 31, 2000.

The most significant increase in population came in the second mortgage program, which grew 15% over the course of the year. The first and second mortgage programs together have grown 36% since year-end 1998. With the recent downward trend in mortgage interest rates, we expect to see increased activity in mortgage refinancings and a steady or increasing volume of license application filings.

ENFORCEMENT ACTIVITIES

A number of enforcement actions were taken during the year, including the issuance of various orders, notices, and application denials and withdrawals.

As of December 31, 2000, two enforcement actions were pending. Administrative hearings or other actions on these matters will be scheduled for 2001.

MCA Financial Corp.

On January 28, 1999, Commissioner Patrick M. McQueen issued an 'Order Appointing Conservator,' which placed the failed MCA Financial Corp. and its eleven affiliates ('MCA') into conservatorship. MCA was a large mortgage broker, lender, and servicer headquartered in Southfield, Michigan. It also operated in a number of other states.

Concerns regarding MCA's servicing of mortgage and land contract accounts prompted the commissioner's action. Mortgage payments made to MCA by consumers were not being properly credited to their accounts, and payments for property taxes and homeowners insurance were not being made to the taxing authorities or insurance carriers. Two of the MCA affiliates, MCA Mortgage Corporation and Mortgage Corporation of America, were registered under the Mortgage Brokers, Lenders, and Servicers Licensing Act and/or the Secondary Mortgage Loan Act.

Under the commissioner's order, B. N. Bahadur of BBK, Ltd. was named MCA's conservator. On February 11, 1999, a petition for Chapter 11 bankruptcy was filed by the conservator in the United States Bankruptcy Court, Eastern District of Michigan. The conservator, who was also appointed debtor-in-possession under

the Chapter 11 bankruptcy proceeding, managed the affairs of MCA on a day-to-day basis. Office of Financial and Insurance Services staff continued to work with the conservator in 1999 and 2000 on numerous complex issues relating to the bankruptcy and wind-up of MCA's affairs.

On August 21, 2000, the Bankruptcy Court issued an 'Order Confirming and Modifying Debtors'/Respondents' Second Amended Plan of Reorganization' in the MCA matter. Under the Plan, which became effective on September 5, 2000, the conservatorship was terminated and responsibility for completing the liquidation of the estate and distribution of the proceeds of the estate was transferred to an appointed liquidating agent.

On September 12, 2000, the conservator filed his final report with Commissioner Frank M. Fitzgerald. On November 17, 2000, Commissioner Fitzgerald issued an 'Order Terminating Conservatorship,' which terminated the January 28, 1999 'Order Appointing Conservator' originally issued in the MCA matter.

CONSUMER COMPLAINTS

During 2000, over 450 written complaints were filed against licensees by consumers and creditors. As in the past, a majority of all complaints were filed against mortgage companies. Many of the complaints involved problems with the mortgage application process. Others related to the mortgage servicing function, including the non-payment of property taxes and/or insurance, imposition of late fees, and increases in escrow balances in excess of federal guidelines.

STAFF TRAINING AND PROFESSIONAL DEVELOPMENT

The Consumer Finance Licensing and Enforcement Division of OFIS maintains a strong commitment to training and professional development. Staff members attended various training seminars during 2000, including classes and seminars offered by the National Association of Consumer Credit Administrators, Michigan Association of Certified Public Accountants, and the Department of Civil Service. All staff members also received computer-related training during the year.

WEB SITE

The following information regarding our licensing programs may be found on the OFIS web site:

- licensee and registrant name and address listings,
- license and registration application forms,
- licensing fee schedules,
- answers to frequently asked questions,
- policy bulletins and position statements,
- declaratory rulings, and
- consumer complaint form

LICENSEES AS OF DECEMBER 31

	2000	1999
CONSUMER FINANCIAL SERVICES ACT		
Number of Class I licensees	99	144
Number of Class II licensees	17	65
CREDIT CARD ACT		
Number of licensees	5	4
MORTGAGE BROKERS, LENDERS, AND SERVICERS LICENSING ACT		
Number of licensees	1,390	1,270
Number of registrants	260	283
MOTOR VEHICLE SALES FINANCE ACT		
Number of sales finance licensees	794	815
Number of installment seller licensees	2,127	2,147
REGULATORY LOAN ACT		
Number of licensees	64	52
SALE OF CHECKS ACT		
Number of licensees	19	20
SECONDARY MORTGAGE LOAN ACT		
Number of licensees	20	21
Number of registrants	576	497

EXAMINATION DIVISION, CONSUMER FINANCE

STATUTORY AUTHORITY

The Examination Division is responsible for examining, investigating, and supervising over 5,000 licensees and registrants under the following consumer finance statutes:

- the Consumer Financial Services Act;
- the Credit Card Act;
- the Mortgage Brokers, Lenders, and Servicers Licensing Act;
- the Motor Vehicle Sales Finance Act;
- the Regulatory Loan Act;
- the Sale of Checks Act; and,
- the Secondary Mortgage Loan Act.

The Division examines and supervises non-depository licensees and registrants to ensure that they operate safely, responsibly, and in compliance with applicable law.

The Division's other responsibilities include:

- initiating enforcement actions against licensees and registrants based upon the results of the examinations and investigations conducted under the statutes noted above;
- analyzing mandated filings of annual reports and financial statements by non-depository licensees and registrants; and
- assisting with numerous requests made under the Freedom of Information Act for annual reports and financial statements.

EXAMINATION AND SUPERVISION

The Division conducted examinations and/or investigations in 2000 under all consumer finance statutes listed above, except the Credit Card Act and the Sale of Checks Act.

With an ever-increasing population of non-depository licensees and registrants to supervise, the Division continues to strive to efficiently utilize its limited resources to effectively supervise the population. During 2000, the Division conducted examinations of large consumer financial services licensees. Also, the Division used limited scope examinations to target companies of various size which had reported conducting unauthorized activities.

In 2000, the Division continued to utilized off-site examinations to more effectively supervise financial institutions which do not have a physical presence within the state and which had a limited amount of Michigan activity.

ENFORCEMENT ACTIONS

In 2000, the Division initiated enforcement actions against 258 licensees and registrants under the Mortgage Brokers, Lenders, and Servicers Licensing Act, the Secondary Mortgage Loan Act, the Consumer Financial Services Act, and the Sale of Checks Act for failure to file required annual reports, failure to file required financial statements, and/or failure to pay outstanding invoices. The status of these actions are:

- 138 closed;
- 87 pending; and,
- 33 withdrawn.

As a result of these actions and similar actions commenced in 1999, civil fines and late penalties of approximately \$200,000 were received from licensees and registrants during the year 2000.

In 2000, the Division also took administrative action against five companies, as a result of examinations and/or investigations. These actions include:

- Suspending the mortgage broker and lender license of WASHINGTON MORTGAGE COMPANY (Washington), Southfield, Michigan, on July 28, 2000, and issuing a Cease and Desist Order against Washington and its officers, directors, employees, and agents, including STEVEN RUZA. Division staff alleged that Washington engaged in a pattern of fraud, deceit and misrepresentation, as well as repeatedly violating the Michigan Consumer Protection Act and the Federal truth in Lending Act. On August 16, 2000, the commissioner issued a stay of the summary suspension.
- Suspending the mortgage broker and lender license of METROWIDE MORTGAGE CORPORATION (Metrowide), Dearborn, Michigan, on August 31, 2000, and issuing a Cease and Desist Order against Metrowide and its officers, directors, employees, and agents, including ALEX SOBH. The suspension continues pending a hearing. Division staff alleged that Metrowide has engaged in a pattern of fraud, deceit and misrepresentation by misrepresenting and falsifying various mortgage loan documentation.
- Suspending the mortgage broker and lender license of QUALITY MORTGAGE CORPORATION (Quality), Utica, Michigan, on December 4, 2000 and issuing a Cease and Desist Order against Quality and its officer, directors, employees, and agents, including DENNIS LYSEK. The suspension continues pending a hearing. Division staff alleged that Quality has engaged in fraud, deceit, and material misrepresentation in connection with mortgage loan transactions, and has failed to permit an investigation of its books and affairs.

The year also brought about the culmination of five enforcement actions, commenced in earlier years. These actions resulted in:

- PYRAMID MORTGAGE, INC. DBA GOLD MORTGAGE (Pyramid) agreeing that it shall not apply for a mortgage license nor any other financial lending license issued by the former Financial Institutions Bureau for 2½ years and that it will pay a \$5,000 civil fine. Further, the commissioner ordered the revocation of the mortgage broker and lender license of Pyramid.
- The commissioner finding that BENSON GROUP FINANCIAL CORPORATION (Benson) had violated the Mortgage Brokers, Lenders, and Servicers Licensing Act and the Secondary Mortgage Loan Act, and ordering the revocation of Benson's mortgage broker and lender license and registration.
- QUALITY MORTGAGE CORPORATION (Quality) admitting violations of the Mortgage Brokers, Lenders, and Servicers Licensing Act, agreeing to pay a civil fine of

\$2,000, and further agreeing that Dennis M. Lysek will not be an officer, principal, employee, independent contractor, or agent of Quality for 3 years.

- FUTURE FINANCIAL SERVICES, INC. (Future) and its President, James Webberly, agreeing that for 2½ years, neither shall apply for a mortgage license nor any other financial lending license issued by the OFIS. Further, the commissioner ordered the revocation of Future's mortgage broker and lender license.
- OMNI MORTGAGE SERVICES, INC. (Omni) and its President, Ahmad Chebbani, agreeing that for five years, neither shall apply for a mortgage license nor a consumer financial services license issued by the former Financial Institutions Bureau, and agreeing for five years that neither will have any involvement whatsoever, including as an employee, director, officer, or stockholder of any entity which holds a mortgage license or consumer financial services license issued by the former Financial Institutions Bureau. Further, the commissioner ordered the surrender of Omni's mortgage broker and lender license.

COMMUNICATIONS

The Division published one First Mortgage Regulatory Newsletter in 2000. The purpose of the newsletter is to provide a means for informing licensees and registrants under the Mortgage Brokers, Lenders, and Servicers Licensing Act, the Secondary Mortgage Loan Act, and the Consumer Financial Services Act about various problems or issues which have come to our attention through examinations. In this way, licensees and registrants can learn from the mistakes of others and take appropriate action to correct any similar deficiencies noted in their operations. Topics covered in the 2000 newsletter include:

- Reporting changes;
- Training; and,
- Kickbacks and Unearned Fees.

Copies of this newsletter, as well as those from previous years, are available on the OFIS Web site.

STAFF TRAINING

The Division is committed to maintaining a highly competent examination and office staff. One of the ways the Division accomplishes this is through appropriate staff training. Examination staff attended training in areas such as updates on federal consumer regulations, internet investigations, and mortgage fraud.

PROFESSIONAL ORGANIZATIONS

Division personnel take an active role in the regulatory community. Ann Gaultney has served as an officer of the National Association of Consumer Credit Administrators (NACCA) since 1991. In much of 2000, she held the position of President of NACCA.

During the year, Ann Gaultney also served on the Board of Directors for the American Association of Residential Mortgage Regulators (AARMR). In September 2000, Ms. Gaultney was elected Vice President of AARMR.

Ann's staff also is involved in spreading the regulatory message. In 2000, her staff gave a presentation for the Michigan Mortgage Brokers Association.



OFIS Division of Securities

The Division of Securities was formerly housed within the Department of Consumer and Industry Services Corporations, Securities and Land Development Bureau. The creation of OFIS brought the state regulation responsibilities of securities together with the state regulation of the insurance and financial institutions industries. The Division of Securities regulates debt management businesses, regulates facilities offering life care contracts, registers or exempts investment securities prior to offering or sale, enforces statutory protections afforded investors, and provides consumer education.

FREEDOM OF INFORMATION

During 2000, the Division responded to 128 requests for copies of public documents.

AUTHORITY

Debt Management Act, (148 PA 1975)

Living Care Disclosure Act (440 PA 1976)

Uniform Securities Act (265 PA 1964)

Debt Management Act

The Debt Management Act regulates those businesses that assist consumers in dealing with their creditors. Such firms are required to be licensed annually, have their maximum fees set, have certain business practices regulated, and have their employees examined for competence. A finding that the firm is solvent must be made prior to licensing.

- There were 12 licensed debt management firms as of December 31, 2000.

Living Care Disclosure Act

The Living Care Disclosure Act requires facilities offering life care contracts to register annually. The advertising and disclosure material given to prospective purchasers is reviewed for completeness and accuracy. The Act also mandates a finding that a facility is financially viable for re-registration.

The Division conducted a conference on Living Care Disclosure Act matters on Oct. 11, 2000 at 6500 Mercantile Way. Representatives of 15 of the 21 registered living care facilities plus representatives of 2 potential facilities were in attendance. The purposes of the conference were to update providers on changes taking place in the registration and renewal processes, and to offer a forum for discussion between the Division and the registered facilities.

- There were 16 registered facilities as of December 31, 2000.

Michigan Uniform Securities Act

Under the Uniform Securities Act, any investment security must be registered or found exempt prior to its offering or sale in the state. As a merit review state, Michigan subjects offerings to review for the

adequacy of the disclosure and the fairness of the offering. If upon review, it is determined that additional disclosure is necessary or that certain terms of the offering must be changed to make the offering fair to Michigan investors, these changes are negotiated with the offerer or counsel. Appeals may be made with the Division and to the OFIS Commissioner by an aggrieved offerer. The Division also assists businesses in utilizing the Act's exemptions from registration and interprets the securities laws of the state for both investors and issuers. Michigan reviews registration applications of securities broker-dealers, agents and investment advisers to ensure financial viability and experience in the industry. This enhances investor protection by imposing requirements on applicants with disciplinary history and providing full and fair disclosure to Michigan clients.

- During 2000, the Division received 129 applications to register securities; 5 Small Company Offering Registration applications; 112 exemption applications; 16,002 investment company notice filings; and 1,455 uniform limited offering exemption filings. As of December 31, 2000, there were 108,720 registered securities agents, 2,149 registered broker-dealer firms, 659 state-registered investment adviser firms and 956 federally covered investment adviser notice firms.

ENFORCEMENT SECTION

The Section is responsible for enforcing the statutory protections afforded investors under the Uniform Securities Act. Staff members investigate violations of the securities act either through case development or broker-dealer/investment adviser inspections and work with the Attorney General and other law enforcement agencies in bringing administrative, civil or criminal actions. This past year, cases have been developed by working with the U.S. Attorneys Office, the Federal Bureau of Investigation, the Securities and Exchange Commission, the National Association of Securities Dealers Regulation, and the U. S. Postal Inspectors Office. Most important is the Division's participation and information sharing in the North American Securities Administrators Association (NASAA). A staff member currently serves on the Internet Enforcement Project Group of NASAA, which is concerned, with developing a comprehensive plan for states to police internet securities offerings. Additionally, staff participates in a focus group, Senior Exploitation Quick Response Team, which works towards the deterrent of financial exploitation and abuse of the elderly.

The Enforcement Section assessed fines of \$25,000 and recovered \$1,314,675 of investor dollars by overseeing rescission offers. Legislative reform has resulted in making the Securities Division the sole regulatory authority of over 600 Investment Advisors. The Section will be implementing an aggressive campaign involving a new, pro-active inspection program. There has been a dramatic increase in viatical and/or senior settlement cases and it is projected that this trend will continue. Promissory Note fraud cases are on the increase and laid claim to millions of lost investor dollars. Of major concern is the severe downward volatility in the securities market and the associated ramifications. It is anticipated that there will be a significant increase in investor complaints and the need for closer broker-dealer and investment adviser surveillance.

INVESTOR EDUCATION

The Division distributed an informative video entitled "It's Your Money," and accompanying booklet, geared to the small or new investor, with information on how to keep track of investments.

The Division sponsored three free mutual fund workshops for the general public. The workshops were held in Grand Rapids, Traverse City and Marquette. The workshops provided participants in information on the different kinds of funds, how they work and techniques for constructing a portfolio to meeting individual investment goals.

POLICY BULLETIN

On May 31, 2000, OFIS issued Release No. 2000-2-S, regarding the filing of broker-dealer financial statements. In the release, OFIS has determined that broker-dealers registered under the Michigan Uniform Securities Act and with the National Association of Securities Dealers will not be required to file financial statements with OFIS unless certain conditions apply.

STAFF TRAINING AND PROFESSIONAL DEVELOPMENT

During the year, Division staff members attended seminars and workshops offered by the North American Securities Administrators Association regarding WebCRD, investment adviser registration, corporate finance and investigator training.

INDUSTRY ASSOCIATIONS

The Division has a long-standing relationship with the North American Securities Administrators Association (NASAA). Organized in 1919, the North American Securities Administrators Association (NASAA) is the oldest international organization devoted to investor protection. In the United States, NASAA is the voice of the 50 state securities agencies responsible for efficient capital formation and grass roots investor protection. Division staff are members of the investor education and internet enforcement project groups.

WEB SITE

During 2000, additional information relating to the Division's programs was added to the OFIS Web site. The following information may be found on our site at www.cis.state.mi.us/ofis:

- copies of debt management, living care and securities statutes and administrative rules,
- license and registration application forms,
- answers to frequently asked questions,
- policy bulletins, and
- consumer complaint form.

On January 15, 2001, the Division of Securities relocated their offices to the second floor of the Ottawa Building, located on 611 West Ottawa, Lansing, Michigan.

OFIS Division of Insurance

- ✓ *Policy and Consumer Services Division*
- ✓ *Financial Evaluation Division*
- ✓ *Licensing and Enforcement Division*
- ✓ *Company Activity*
- ✓ *Licensees*
- ✓ *Summary of Authorized Insurance Entities*
- ✓ *Company List*

POLICY AND CONSUMER SERVICES DIVISION

The Office of Policy and Consumer Services consists of three divisions: Research and Consumer Services, Health Plans and Surplus & Special Lines.

Policy

The Policy Division provides legislative support to assist the Division of Insurance in setting policy for regulation of the insurance industry. The staff in this area draft proposals for legislation, compiles analysis of legislation under consideration, tracks legislation through the state and federal legislative process, issues bulletins, and disseminates information on current insurance legislative issues. Division staff also assists regulatory units with interpretations of state law.

Research and Consumer Services

Research Section

The Research Section supports the Commissioner by analyzing various aspects of the insurance marketplace as well as regulatory problems encountered by the OFIS, and developing recommendations for improvement or problem resolution. The section also analyzes proposed legislation, participates in implementing new statutes, and prepares reports to the Legislature, which evaluates the impact of various law changes. The section develops rules, bulletins, and guidelines that convey the Commissioner's policy position and interpretations of the Insurance Code.

Communication Center

The Communications Center, created August 22, 1999, serves as the OFIS primary point of initial contact with the public. The Communication Center staff answers, screens, and routes incoming telephone calls, personal visits, and general correspondence. This includes retrieving data from various data sources to answer questions and supply information to interested parties. The Communication Center has grown in staff and call volume since it was first implemented. It has been successful in providing efficient service to the public.

Activity Summary –

Number of calls handed (1/1/00 to 12/31/00)	121,389
Number of calls on toll free line (1/1/01 to 12/31/01)	38,090

Consumer Services Section

The Consumer Services Section assists consumers who have experienced difficulties or who have questions regarding insurance. The staff responds to complaints and inquiries, conducts personal conferences, and answers telephone inquiries. In addition, the section is responsible for conducting

informal reviews required under the Essential Insurance Act (EIA), and conducting external reviews pursuant to the Patients Right to Independent Review Act of 2000.

Activity Summary –

Consumer Complaints

General	3,170
Essential Insurance Act	175
Worker's Compensation Reserve	7
Total consumer complaint files initiated	3,352
Written inquiries answered	571
Personal consumer conference conducted	64
Activities on existing files	6,140
Files closed during the year	4,087
Files referred to Investigation Section	64
Files referred to Code Enforcement Section	64
Files referred to Rates and Forms Audit Section	1
Dollar amount of documented reimbursements	\$3,207,382

Essential Insurance Act

Informal reviews held	4
Decisions completed	4
Reviews cancelled before decision	1

Patients Right to Independent Review Act

External Reviews Requested	1
Decisions Issued	0

Health Plans

In 2000, the Health Plans Division expanded its scope with health maintenance organization (HMO) reform legislation. The legislation gave this division of OFIS all regulatory authority for HMOs. The authority had previously been shared between the Michigan Insurance Bureau and the Michigan Department of Community Health.

The legislation also created a single and efficient process for consumer complaints against health insurance entities. The complaints against HMOs and Blue Cross Blue Shield of Michigan (BCBSM) are handled in the Health Plans Division. The new complaint process started in October of 2000. Complete information including complaint process decisions is provided on the OFIS web site. The HMO Consumer Guide was also created as part of the legislation and will provide additional information about Michigan's HMOs.

The Health Plans Division examines and investigates the rates, benefit contracts, and provider contracts used by prepaid health plans. These include BCBSM, health maintenance organizations (HMOs), and alternative health care financing and delivery systems (AFDS). Division staff makes sure that rates are fair, reasonable in relation to benefits, and that they comply with statutory standards. They examine benefit certificates to assure that the coverage meets the criteria established in the statute and to determine if the certificates clearly set forth the coverage being provided. BCBSM's provider contracts and reimbursement arrangements are evaluated against the statutory goals of access, quality, and cost of

health care services. Provider contracts of HMOs are evaluated to be sure that they meet statutory standards and allow an HMO to remain financially strong and to guarantee good quality health services to its enrollees. The section also regulates rates and forms issued by Multiple Employer Welfare Arrangements (MEWAs) under Chapter 70 of the Insurance Code. The MEWA is a means by which an established association or group of employers in the same or similar industries can form a self-insurance pool to provide health benefits to employees.

The Health Plans Division also handles benefit inquiries through a complaint process. OFIS will continue to aid consumers with questions and problems concerning their health maintenance organization or Blue Cross Blue Shield of Michigan health plan in the new PRIRA process.

Surplus and Special Lines

The Surplus and Special Lines area is responsible for the collection, tracking, reconciling, and auditing of the premium tax paid by policyholders, surplus lines agents, purchasing groups, and risk retention groups for coverage placed with an insurer who is not “admitted” or licensed in Michigan. Surplus lines insurance is coverage that is not available from an insurer who holds a Michigan license or certificate of authority, but is legally placed with an “eligible unauthorized” insurer or, in some cases, an “ineligible unauthorized” insurer. This area reviews the surplus lines insurance written to cover Michigan risks to verify that it was properly placed and was the type of coverage that was unavailable from the normal or admitted insurance market. Surplus and special lines conducts targeted reviews of surplus lines insurers, surplus lines agents, purchasing groups and risk retention groups to ensure compliance with all sections of Chapter 19, and Chapter 18, sections 1825 through 1833 of the Michigan Insurance Code.

Surplus lines premium tax receipts totaled \$7,006,043.36 for the calendar year 2000. Of that amount collected, \$5,967,550.60 was from surplus lines agents and agencies, \$725,742.51 was from insured and purchasing groups through direct placements, and \$312,750.25 was from risk retention groups. Surplus lines taxes were based on total premiums of \$280,241,733.92 (\$238,702,023.93 from surplus lines agents and agencies, \$29,029,700.32 from direct placements and \$12,510,009.67 from risk retention groups).

FINANCIAL EVALUATION DIVISION

The Financial Evaluation Division is comprised of two divisions: admissions and financial monitoring. Together, these two divisions oversee the financial aspects of regulating insurers and other risk-bearing entities authorized to do business in Michigan. OFIS Financial Evaluation also maintains the corporate and historical files of insurers licensed in this state.

Domestic Insurers and Admissions

This division is responsible for evaluating the financial condition of insurance companies and other similar entities that are domiciled in Michigan. These include property and casualty insurance companies, life and health insurance companies, limited liability pools, farm mutual insurers, governmental self-insurance pools, health maintenance organizations, and alternative finance and delivery systems. The evaluation is done primarily through analyzing and evaluating the companies’ annual and quarterly financial statements as well as conducting on-site examinations on a regular basis. The analyses and examinations determine whether companies are financially safe, reliable, and entitled to public confidence. Under the accreditation program developed by the National Association of Insurance Commissioners (NAIC), OFIS has the primary responsibility of assuring that companies

domiciled in this state maintain the standards required for conducting the business of insurance, regardless of whether they do business only in Michigan or throughout the nation. In addition to evaluating the financial soundness of domestic insurers, the division is also responsible for reviewing and making recommendations on new applications for licensure, applications for requalification for licensure following a change in control of an insurer, and acquisitions, redomestications, and corporate reorganizations of domestic insurers.

Foreign Insurers and Financial Monitoring

This division is responsible for monitoring the financial condition of foreign insurers, those domiciled in a state other than Michigan, which are conducting business in this state. This monitoring is done primarily through review and analysis of the quarterly and annual statements filed by these insurers. Foreign insurers must meet the same financial standards of being safe, reliable, and entitled to public confidence as domestic insurers. In addition to monitoring the foreign insurers doing business in Michigan, this division is responsible for working closely with domestic insurers, health maintenance organizations and other entities in need of special attention, advice and assistance for a variety of reasons. The division also closely monitors companies which have been identified as being at risk for financial difficulties, and may take action against financially troubled companies to protect Michigan policyholders. Such actions may include development of compliance plans, requirements for capital infusions, restrictions on types or amounts of business permitted to be written, special deposits, supervision orders, or other voluntary restraints and corrective actions developed and agreed to by the company and the division. In the most serious case, the division may recommend that a company be placed in receivership. Other duties of the division include licensing multiple employer welfare associations, coordinating the licensing of health maintenance organization, and overseeing regulation of the 63 licensed premium finance companies.

LICENSING AND ENFORCEMENT DIVISION

Licensing and Enforcement Division is comprised of three divisions: Licensing and Enforcement, Code Research and Interpretation, and Rates and Forms Audit. The division’s primary mission is the protection of Michigan consumers from improper or unlawful conditions and/or practices that undermine their ability to receive the benefits of insurance coverage.

Licensing and Enforcement

The Licensing and Enforcement Division is made up of four sections: the Licensing Section, the Education Program, the Investigations Section, and the Code Enforcement Section.

Licensing Section

The Licensing Section is responsible for the examination and licensure of all insurance agents and insurance-related practitioners, collection of license-related fees, and maintenance of license records. In 2000, all examinations were administered by a private contractor, Assessment Systems, Inc. (ASI).

Licensing Section Activity Summary

Applications received.....	27,154
Examinations administered (by ASI)	22,307
Licensure candidates examined (by ASI).....	18,032
Provider reported credit hours.....	444,750
New licenses issued.....	17,256

Other licenses activated.....	5,352
Notices of appointment processed.....	186,119
Notices of cancellation processed	93,982
Address changes processed	8,308
Clearances processed.....	308
Certifications processed	11,910
Duplicate licenses processed.....	3,464
Renewal fees collected.....	\$3,572,113
Other licensing related fees collected.....	\$363,628

Education Program

The Education Program is responsible for the regulation of all prelicensing and continuing education providers and courses. The Michigan Insurance Code mandates that any individual seeking a major lines insurance license complete forty hours of prelicensing education from an approved provider prior to taking the insurance licensing examination. Once an agent is licensed, the Michigan Insurance Code mandates that any active agent must earn thirty hours of continuing education (CE) credit from approved providers every two years with a minimum of fifteen hours in their line of licensure.

Prelicensing Education Activity Summary

New courses approved	4
Total number of approved courses.....	44
New course providers approved.....	0
Total number of approved providers.....	24

Continuing Education Activity Summary

New courses approved	1,167
Total number of approved courses.....	3,602
New course providers approved.....	54
Total number of approved providers.....	317
Provider annual renewals sent.....	278
Number of disciplinary actions against providers.....	34

Investigations Section

The Investigations Section is responsible for investigating allegations of wrongdoing or activities on the part of licensed individuals or entities that may be in violation of the Insurance Code and related state laws. After investigation, allegations found to have merit are then forwarded to the Code Enforcement Section, with recommendations for further enforcement action.

Investigations Section Activity Summary

Completed investigations	268
Investigations forwarded to Code Enforcement.....	74
Dollar amount of financial recoveries.....	\$1,998,762

Code Enforcement Section

The Code Enforcement Section is primarily responsible for prosecution of enforcement cases. Enforcement actions include assessments for civil penalties and market conduct fees, suspension or

revocation of licenses, and orders of restitution entered. The purpose of the “Bad Address Project” is for licensees to update their addresses with OFIS.

Code Enforcement Section Activity Summary

Files closed during the year.....	399
Licenses suspended or revoked	22
Civil penalties and market conduct fees assessed	\$354,983
Orders of restitution entered.....	10

Bad Address Cases

Files closed during the year.....	21
Licenses suspended or revoked	5
Market conduct fees assessed.....	\$159

Rates and Forms Audit

The Rates and Forms Audit Division monitors compliance with Michigan laws regulating insurance contracts and rates. The Division processed 6628 property/casualty filings and 2668 life/health filings in 2000.

During the year, Michigan spearheaded a major initiative to bring greater uniformity and efficiency to multi-state rate and form filing processes while maintaining strong consumer protections. As co-chair of the NAIC Speed to Market Working Group, Michigan proposed the establishment of the Coordinated Advertising, Rate and Form Review Authority (CARFRA). CARFRA will provide a single point of review by teams of experienced state regulators drawn from participating states, national standards for insurance products, and timely processing. Much preliminary work was accomplished during 2000 to prepare for a limited launch by 10 states during the first half of 2001.

CODE RESEARCH AND INTERPRETATION DIVISION

Code Research and Interpretation

Enforcement activities, filing disapprovals, appeals of bureau actions and disputes between insurers and policyholders are resolved through the administrative hearing process. This section works with the Commissioner to draft the final decisions that result from these proceedings. The staff researches, develops, and drafts declaratory rulings and regulations and performs legal research on policy questions. The code research and interpretation staff is also responsible for responding to the Division of Insurance FOIA requests. For the year 2000, there were 1082 requests.

Receiverships

Insurance companies and health maintenance organizations that become insolvent while doing business in Michigan are supervised by the Commissioner as the statutory receiver to rehabilitate or liquidate as ordered by the Circuit Court. The Commissioner is empowered to appoint a deputy receiver to act as the Commissioner's agent and to employ counsel as may be necessary to administer the estate. The section performs the following functions in accordance with statutory authority: marshaling of assets of insolvent insurers, evaluation of claims filed by all interested parties, and investment and conservation of all assets to ensure maximum dividend distribution to all policyholders, claimants and creditors of the insolvent insurer.

Company Activity
OFIS Insurance Division

RECEIVERSHIPS

Following is a report concerning the status of each domestic insurer in receivership for the period January 1 through December 31, 2000.

- American Commercial Liability Insurance Company, a Michigan property and casualty insurer, was placed in rehabilitation by the Ingham County Circuit Court on February 21, 1992 and liquidation on March 2, 1992.
- American Way Casualty Company, a Michigan property and casualty insurer, was placed in rehabilitation by the Ingham County Circuit Court on April 16, 1993.
- American Way Life Insurance Company, a Michigan life insurer, was placed in rehabilitation by the Ingham County Circuit Court on April 16, 1993.
- Cadillac Insurance Company, a Michigan property and casualty insurer, was placed in conservatorship by the Ingham County Circuit Court on July 7, 1989 and liquidation on January 2, 1990.
- Confederation Life Insurance Company, a Canadian life insurer, with Michigan as its port of entry, was placed in rehabilitation by the Ingham County Circuit Court on August 12, 1994 and subsequently, a liquidation order was entered retroactive to August 12, 1994.
- First Security Casualty Company, a Michigan property and casualty insurer, was placed into liquidation on April 28, 1997.
- Great Lakes American Life Insurance Company, a Michigan life insurer, was placed in permanent receivership on November 16, 1990.
- Lincoln Mutual Casualty Company, a Michigan property and casualty insurer, was placed into liquidation on August 29, 1997.
- Mid-America Life Assurance Company, a Michigan life insurer, was placed in permanent receivership on November 16, 1990.

Following is a report concerning the status of each domestic insurer in receivership for the period January 1 through December 31, 2000. Claims data is for companies in liquidation only.

Financial and Claims Statistics: Domestic Companies in Receivership (as of 12-31-00)

	American Commercial	American Way Casualty 1	American Way Life1	Cadillac2	First Security Casualty
Assets	6,453,542	440,007	1,017,714	31,903,175	2,418,794
Liabilities	7,274,842	3,340,931	1,304,338	52,612,831	7,090,579
Net Worth	(821,300)	(2,900,924)	(286,624)	(20,709,656)	(4,671,785)
Claims Rec'd	6,420	N/A	N/A	21,069	195
Claims Settled	6,376	N/A	N/A	11,523	188
Claims Denied	0	N/A	N/A	0	0
Claims Open	44	N/A	N/A	10,546	7
Amount Paid3	11,653,327	N/A	N/A	35,188,269	2,707,995
Outstanding 4	1,847,913	N/A	N/A	23,252,231	250,128

Financial and Claims Statistics: Domestic Companies in Receivership (as of 12-31-00)*– continued –*

	Confederation 5 Life	Great Lakes	Mid America Life	Lincoln Mutual
Assets	129,333,831	3,267,446	3,900,990	5,388,867
Liabilities	129,333,831	20,606,100	4,987,236	10,587,696
Net Worth	0	(17,338,654)	(1,086,246)	(5,198,829)
Claims Rec'd	N/A	11,047	2,662	2,640
Claims Settled	N/A	9,534	389	2,573
Claims Denied	N/A	1,290	264	0
Claims Open	N/A	0	0	67
Amount Paid	N/A	30,797,162	5,945,495	4,174,302
Outstanding	N/A	0	0	4,419,009

N/A = Not Applicable

- 1 American Way Casualty and American Way Life are in rehabilitation. The guaranty funds do not pay claims while companies are in rehabilitation, therefore, the claims data is not applicable.
- 2 The claims data includes revised guaranty fund data which reflects an increase in claims open due to deductibles of guaranty funds established as general creditor claims.
- 3 Amounts paid by guaranty funds.
- 4 Outstanding Reserve.
- 5 Previously Confederation Life (U.S.) reported financial information on the basis of statutory accounting principles. Because of the receivership court's confirmation of the Plan of Rehabilitation and the estate's implementation of the Plan, the estate's assets are shown at realizable value. The receivership court confirmed the Plan of Rehabilitation on October 23, 1996 and implementation began on March 31, 1997.

At the end of 1999, all policyholders of this estate had achieved "Paid in Full" status as defined in the Plan of Rehabilitation. Therefore, no policyholder liabilities remain. In addition, all funds advanced to the estate by participating guaranty associations have been fully repaid with interest.

The estate is holding assets valued at \$129.3 million in a reserve established pursuant to the Plan of Rehabilitation to pay administrative claims which are estimated to be incurred through the end of the receivership proceeding.

During 2000, the estate transferred \$96.4 million to the Canadian Liquidation Proceedings of Confederation Life Insurance Company pursuant to the Plan of Rehabilitation.

Any assets remaining at the end of the receivership proceeding will be, under the terms of the approved Plan of Rehabilitation, transferred to the Liquidation Proceeding in Canada. They will be applied to the Canadian estate's policyholder liabilities and global creditor liabilities of Confederation Life.

Ancillary Receiverships (as of 12-31-00)**Life**

Name	Domicile	Ancillary Date	Assets 1	Liabilities 2
Executive Life Ins. Co. 3	CA	10-03-91	1,965,739	2,265,430

1. The assets for the life insurance company consist of invested special deposit funds, accrued investment income, policy loans secured by policy cash values, cash premiums paid by Michigan policyholders and prepaid premiums for reinsurance.
2. The liabilities for the life insurance company consists of reserves for covered policies, accrued liabilities, contingent liabilities, and estimates of all other claims being adjudicated pursuant to the Ancillary Receiver's court order liquidating the special deposit. The ultimate liabilities will be determined when all claims are adjudicated as final.
3. On April 28, 1999, the Michigan Circuit Court for the County of Ingham issued an Order Approving the Ancillary Receivers Plan for Distributing the Special Deposit. The main component of the Ancillary Receivers Plan was an assumption reinsurance agreement with Continental Assurance Company and Valley Forge Life Insurance Company transferring virtually all of the Michigan Executive Life policies. On June 30, 1999, the Assumption Reinsurance Agreement with Valley Forge Life Insurance Company and Continental Assurance Company, both subsidiaries of CNA Insurance Companies, was closed. Effective July 1, 1999, Valley Forge Life Insurance Company and Continental Assurance Company assumed the liability of the former Michigan block of Executive Life policies.

HEALTH MAINTENANCE ORGANIZATIONS (HMO)**ALTERNATIVE HEALTH CARE FINANCING AND DELIVERY SYSTEMS (AFDS)****MULTIPLE EMPLOYER WELFARE ARRANGEMENTS (MEWA)****RISK RETENTION GROUPS (RRG) ACTIVITIES:**

At year-end 2000, Michigan had 29 licensed HMOs, 13 licensed AFDS, 8 licensed MEWAs and 43 registered RRGs.

HMO Activity Summary

The following HMOs were licensed in 2000:

Name	Effective Date
Botsford Health Plan	03/01/00
Community Care Plan	06/29/00
Molina Healthcare of Michigan, Inc.	09/07/00
Physicians Health Plan of South Michigan	03/13/00
Physicians Health Plan of Southwest Michigan	03/31/00
Pro Care Health Plan, Inc.	12/19/00
Upper Peninsula Health Plan, Inc.	06/21/00

The following HMOs surrendered their licenses in 2000:

None

The following HMOs terminated and merged their licenses in 2000:
None

AFDS Activity Summary

The following AFDS were licensed in 2000:

<u>Name</u>	<u>Effective Date</u>
Davis Vision of Michigan, Inc.	03/03/00

The following AFDS surrendered their licenses in 2000:

<u>Name</u>	<u>Effective Date</u>
First Optometry Vision Plans, Inc.	03/31/00
ValueRx of Michigan, Inc.	01/01/00
Vision Maintenance Organization, Inc.	02/01/00

The following AFDS terminated and merged their licenses in 2000:
None

MEWA Activity Summary

The following MEWAs were licensed in 2000:
None

The following MEWAs surrendered their licenses in 2000:
None

The following MEWAs terminated and merged their licenses in 2000:
None

Risk Retention Group (RRG) Activity Summary The following RRGs were registered in 2000:

<u>Name</u>	<u>Effective Date</u>
Automotive Underwriters Insurance Company, Inc., A Risk Retention Group	06/14/00
Global International Insurance Company, Inc., A Risk Retention Group	01/26/00
National Home Insurance Company, A Risk Retention Group	05/16/00
National Service Contract Insurance Company Risk Retention Group, Inc.	08/24/00
Newport Mutual Insurance Risk Retention Group, Inc.	04/21/00
Senior Citizens Mutual Insurance Company Risk Retention Group	01/20/00
VHA Risk Retention Group, Inc.	03/27/00

The following RRGs surrendered their registrations in 2000:

<u>Name</u>	<u>Effective Date</u>
Financial Institutions Reserve Risk Retention Group	10/09/00
Nonprofits Mutual Risk Retention Group, Inc.	06/28/00

The following RRGs merged and terminated their registrations in 2000:

<i>Name</i>	<i>Effective Date</i>
Psychiatrists' Risk Retention Group, Inc.	10/16/00

DOMESTIC INSURERS INCORPORATED IN MICHIGAN DURING 2000

<i>Name</i>	<i>Effective Date</i>
Amerisure Partners Insurance Company	08-22-2000
Michigan Construction Industry Mutual Insurance Company	01-01-2000

FOREIGN AND ALIEN INSURERS ADMITTED TO MICHIGAN IN 2000

During 2000, the Division received 107 applications from foreign and alien insurers seeking licensure, requalification, or status as an approved surplus lines carrier in Michigan. Action was taken on 104 applications: 93 applications were approved, 2 were denied, 9 were withdrawn. 38 applications were pending at December 31, 2000.

FOREIGN AND ALIEN LIFE INSURANCE COMPANIES ADMITTED TO MICHIGAN

<i>Name</i>	<i>State of Domicile</i>	<i>Type of Insurer</i>	<i>Effective Date</i>
First Rehabilitation Life Insurance Company of America	NY	Stock	01-27-2000
SBLI USA Mutual Life Insurance Co.	NY	Mutual	10-16-2000
Sterling Life Insurance Company	AZ	Stock	11-22-2000
United Heartland Life Insurance Co.	WI	Stock	11-22-2000

FOREIGN AND ALIEN PROPERTY/CASUALTY INSURANCE COMPANIES ADMITTED TO MICHIGAN

<i>Name</i>	<i>State of Domicile</i>	<i>Type of Insurer</i>	<i>Effective Date</i>
Admiral Indemnity Company	DE	Stock	09-13-2000
American Equity Specialty Insurance Co.	CA	Stock	12-04-2000
American Healthcare Indemnity Company	DE	Stock	11-07-2000
American Safety Casualty Insurance Co.	DE	Stock	12-04-2000
Amerisure Partners Insurance Company	MI	Stock	08-22-2000
Avomark Insurance Company	IN	Stock	01-19-2000
BancInsure, Inc.	OK	Stock	12-13-2000
Bar Plan Mutual Insurance Company, The	MO	Mutual	12-04-2000
California Indemnity Insurance Company	CA	Stock	03-03-2000
Caterpillar Insurance Company	MO	Stock	12-13-2000
Centre Insurance Company	NY	Stock	10-18-2000

FOREIGN AND ALIEN PROPERTY/CASUALTY INSURANCE COMPANIES ADMITTED TO MICHIGAN

– continued –

<i>Name</i>	<i>State of Domicile</i>	<i>Type of Insurer</i>	<i>Effective Date</i>
Commercial Casualty Insurance Company	CA	Stock	03-03-2000
GMAC Insurance OnLine, Inc.	MO	Stock	11-22-2000
Homesite Insurance Company of the Midwest	ND	Stock	02-02-2000
Insurance Corporation of America	TX	Stock	02-14-2000
Kemper Employers Insurance Company	IL	Stock	01-19-2000
MGIC Indemnity Corporation	WI	Stock	12-04-2000
Medical Mutual Liability Insurance Society of MD	MD	Mutual	03-31-2000
National General Assurance Company	MO	Stock	10-18-2000
Norcal Mutual Insurance Company	CA	Mutual	02-02-2000
Professionals Advocate Insurance Co.	MD	Stock	03-31-2000
Sentinel Insurance Company, Ltd.	CT	Stock	09-08-2000

FOREIGN INSURERS APPROVED AS SURPLUS LINES CARRIERS (ELIGIBLE UNAUTHORIZED INSURERS)

<i>Name</i>	<i>State of Domicile</i>	<i>Type of Insurer</i>	<i>Effective Date</i>
TM Specialty Insurance Company	AZ	Stock	08-25-2000
Kemper Surplus Lines Insurance Company	IL	Stock	11-22-2000

Year End 2000 there were 99 approved surplus lines carriers in Michigan.

INSURERS VOLUNTARILY REMOVED FROM THE LIST OF ELIGIBLE UNAUTHORIZED INSURERS IN MICHIGAN

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
Independence Indemnity Insurance Company	KS	11-16-2000
Kentucky Medical Insurance Company	KY	08-08-2000

TERMINATIONS OF CERTIFICATES OF AUTHORITY AS THE RESULT OF MERGERS

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
Alexander Hamilton Life Insurance Company of America	MI	08-07-00
Allied Life Insurance Company	IA	04-21-00
Certified Life Insurance Company	IL	04-14-00
First Excess & Reinsurance Company	MO	12-30-99
Guarantee Life Insurance Company	NE	08-01-00
Health and Life Insurance Company of America	IL	10-01-00
Medical Inter-Insurance Exchange	NJ	08-04-99
National Fidelity Life Insurance Company	MO	04-01-00
Reassure America Life Insurance Company	IL	09-30-99
Revelation Life Insurance Company	MO	11-19-99
United Societies of the USA	PA	01-01-00
Westfield Life Insurance Company	NE	12-30-99
Wright Mutual Insurance Company	MI	03-01-00

TERMINATIONS OF CERTIFICATES OF AUTHORITY WITHOUT MERGER

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
MBL Life Assurance Corporation	NJ	03-15-2000

Certificate of authority Automatically Revoked Pursuant to Section 405

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
Universal Guaranty Life Insurance Company	IL	02-14-2000

Certificate of Authority Automatically Revoked Pursuant to Section 405a

None

Certificate of Authority Voluntarily Surrendered

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
Aetna Life Insurance Company of America	CT	08-31-00
American Chambers Life Insurance Company	IL	03-15-00
Bay State Insurance Company	MA	08-31-00
Cambridge Mutual Fire Insurance Company	MA	08-31-00
Manufacturers Life Insurance Company	Canada	06-30-00
Merrimack Mutual Fire Insurance Company	MA	08-31-00
Swiss Re Life & Health Ltd.	Canada	12-20-00

REDOMESTICATIONS WITHOUT MERGER

Redomestication of the following companies were effected by restated articles of incorporation.

<i>Name</i>	<i>Effective Date*</i>	<i>Redomesticated</i>	
		<i>From</i>	<i>To</i>
Aetna Insurance Company of America	01-05-00	CT	FL
Allmerica Financial Benefit Insurance Company	12-28-00	PA	MI
Best Life Assurance Company of California	12-16-99	CA	TX
Charter National Life Insurance Company	12-20-99	MD	IL
Chartwell Reinsurance (nka: Chartwell Ins Co)	03-06-00	MN	CT
Insurance Corporation of America	03-01-00	TX	MI
Jefferson Pilot Financial Insurance Company	06-12-00	NH	ME
Kemper Casualty Insurance Corporation	05-25-00	MI	IL
Meridian Citizens Mutual Insurance Company	10-30-00	MN	IN
National America Insurance Company	05-19-00	NE	OK
Pennsylvania Casualty Company	10-01-99	KS	PA
Peoples Benefit Life Insurance Company	12-31-99	MO	IA
Security Connecticut Life Insurance Company	07-20-00	CT	MN
Specialty National Insurance Company	06-19-00	PA	IL
Stonewall Insurance Company	12-17-99	AL	OH
Sunset Life Insurance Company of America	12-23-99	WA	MO
USAA Casualty Insurance Company	01-01-00	FL	TX
USF Re Insurance Company (nka: AXA Re America)	04-25-00	MA	DE
Vesta Fire Insurance Corporation	06-30-00	AL	IL
Vesta Insurance Corporation	06-30-00	AL	IL
Worldwide Insurance Company	09-27-99	MO	OH

CONVERSIONS FROM MUTUAL TO STOCK WITHOUT MERGER

<i>Company Name</i>	<i>Effective Date*</i>
American Republic Insurance Company	12-23-1999
John Hancock Life Insurance Company	02-01-2000
Lincoln Direct Life Insurance Company	10-01-2000
MTL Insurance Company	12-31-1999
Manufacturers Life Insurance Company	09-23-1999
Metropolitan Life Insurance Company	04-07-2000
National Travelers Life Company	12-23-1999
Sun Life Assurance Company of Canada	03-22-2000
Trustmark Insurance Company	01-01-2000
Woodmen Accident and Life Company	12-31-1999

*(Redomestications and conversion with 1999 dates were not received in the Division of Insurance until the year 2000.)

LICENSEES IN ACTIVE STATUS AS OF DECEMBER 31, 2000

<u><i>License Type</i></u>	<u><i>Individual</i></u>	<u><i>Agency</i></u>
Resident Agent	38,561	5,152
Solicitor	2,269	---
Nonresident Agent	40,545	3,832
Surplus Lines Agent	275	53
Adjuster for the Insured	157	---
Insurance Adjuster	1,636	---
Insurance Counselor	1,362	---
Administrative Service Manager	304	---
Third Party Administrator	---	240
Fraternal Agent	61	---
Risk Retention Agent	10	1

SUMMARY OF AUTHORIZED INSURANCE ENTITIES

A summary of entities authorized to write insurance in Michigan as of December 31, 2000

<i>Type</i>	<i>Domestic</i>	<i>Foreign</i>	<i>Alien</i>	<i>Total</i>
Life	19	490	8	517
Property and/or Casualty	62	689	8	759
Title Insurers	0	19	0	19
Fraternal Benefits Societies	2	69	1	72
Reciprocal Exchanges	2	14	0	16
Chpt 64 Assessments or Coops	2	0	0	2
Chpt 65 Assessments or Coops	2	0	0	2
Hospital & Medical Assoc.	3	0	0	3
Legislatively Created Entities	7	0	0	7
Group Self Insurance Pools	14	0	0	14
Health Care Corporation (BCBS)	1	0	0	1
Dental Care Corporation	2	0	0	2
Farm Mutual	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>
TOTAL	118	1,281	17	1,416

Company List

OFIS Insurance Division

ENTITY TYPE DEFINITIONS

AFDS – Alternative Finance and Delivery System

Alternative Financing and Delivery Systems (AFDS) are similar to Health Maintenance Organizations except that they only offer one type of health service, such as vision or dental services. The Insurance Code authorizes the Insurance Commissioner to regulate the business and financial aspects of AFDS.

COOP64 – Chapter 64 - Cooperatives

As domestic insurers organized under Chapter 64 of the Insurance Code, cooperatives can be formed by seven or more residents of this state. Cooperatives issue insurance to members on a nonprofit basis. Examples of cooperatives include fraternal societies, unions, and employee membership groups. Cooperatives offer only life, disability, or loss of position insurances.

FRAT – Fraternal

An incorporated society, order, or voluntary association regulated by Chapter 81A of the Insurance Code. Fraternal is operated solely for the benefit of its members and their beneficiaries and not for profit. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc. services for other members or the public.

HMDI – Health, Medical, Dental Indemnity

A National Association of Insurance Commissioners term, HMDIs are insurer-like entities formed under specific enabling authority and which use a special annual financial statement form. In Michigan, the only entities under the HMDI designation are Delta Dental Plan of Michigan, Michigan Dental Plan, and Blue Cross and Blue Shield of Michigan.

HMO – Health Maintenance Organization

A facility or agency authorized or licensed under chapter 35 of the Insurance Code. A Health Maintenance Organization (HMO) delivers health maintenance services, which are medically indicated, to enrollees under the terms of its health maintenance contract. They operate directly through contracts with affiliated providers, in exchange for a fixed prepaid sum or per capita prepayment, without regard to the frequency, extent, or kind of health services.

LH-MUT – Life and Health - Mutual Companies

Companies authorized to sell life insurance and/or health insurance (health insurance is referred to in the Michigan Insurance Code as disability insurance) as defined in Chapter 6 of the Insurance Code. Life insurance is insurance upon the lives and health of persons and includes the marketing of annuities. Disability insurance is insurance of any person against bodily injury or death by accident, or against disability on account of sickness or accident. This includes the granting of specific hospital benefits and medical, surgical and

ENTITY TYPE DEFINITIONS – *continued*

sick-care benefits to any person, family, or group. Mutual companies are owned by their policyholders, and managed by a board of directors elected by the policyholders.

LH-STK – Life and Health - Stock Companies

Companies authorized to sell life insurance and/or health insurance (health insurance is referred to in the Michigan Insurance Code as disability insurance) as defined in Chapter 6 of the Insurance Code. Life insurance is insurance upon the lives and health of persons and includes the marketing of annuities. Disability insurance is insurance of any person against bodily injury or death by accident, or against disability on account of sickness or accident. This includes the granting of specific hospital benefits and medical, surgical and sick-care benefits to any person, family, or group. Stockholders, the people who purchase stock in the corporation, own stock insurance companies.

LH-USB – Life and Health - U.S. Branch of Alien Insurers

A life and health USB is an alien insurer that uses this state as its state of entry to sell life and health insurance in the United States. Regulated under Chapter 4 of the Insurance Code, USBs must qualify as an insurer licensed to do business in this state and must establish a trust account pursuant to a trust agreement approved by the commissioner.

LLP65 – Chapter 65 - Limited Liability Pools

Under chapter 65 of the Insurance Code, limited liability pools may be formed by 7 or more persons for the purpose of providing insurance policies for commercial or other industrial, professional, or business liabilities. Before a pool can be formed, there must be a determination by the Commissioner that liability insurance for a business or class of businesses is not readily available or is not available at a reasonable premium. Each member of the pool shares in premium, losses, and expenses according to a predetermined agreement.

MEWA – Multiple Employer Welfare Arrangement

A MEWA is an association or group of five or more businesses that are in the same trade or industry and organized under Chapter 70 of the Insurance Code. Multiple Employer Welfare Arrangement (MEWA) member businesses provide support, services, or supplies primarily to that trade or industry. The MEWA must be formed for a purpose other than merely the sponsorship of an employee welfare benefit plan.

PC-STK – Property and Casualty - Stock Companies

Companies authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. Property insurance covers an insured whose property is damaged or destroyed by an insured peril. Casualty insurance is coverage primarily for the liability of an individual or organization that results from negligent acts and missions.

Stockholders, the people who purchase stock in the corporation, own stock insurance companies.

ENTITY TYPE DEFINITIONS – *continued*

PC-FARM – Property and Casualty - Farm Mutuals

A domestic mutual insurer organized under Chapter 68 of the Insurance Code. Farmers and other special mutual property insurers must be made up of 25 or more persons associated for the purposes of the mutual insurance of farm property or property located in a village or city of less than 5,500 inhabitants.

PC-GSIP – Property and Casualty – Governmental Self Insurance Pools

A pool formed under Chapter 124 of the Michigan compiled laws that authorizes municipalities to enter into intergovernmental contracts and pooling arrangements to meet their needs for property, casualty, surety and excess liability coverage. Organized to underwrite a particular risk, usually with high limits of exposure. As a pool, each member shares in premium, losses, and expenses according to a predetermined agreement.

PC-MUT – Property and Casualty - Mutual Companies

Companies authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. Property insurance covers an insured whose property is damaged or destroyed by an insured peril. Casualty insurance is coverage primarily for the liability of an individual or organization that results from negligent acts and omissions. Mutual companies are owned by their policyholders and managed by a board of directors elected by the policyholders.

PC – Other Property and Casualty - Other

Organizations authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. In Michigan, PC-Other refers to four entities: The Michigan Catastrophic Claims Association, the Michigan Basic Property Insurance Association, the Worker’s Compensation Facility, and the Michigan Automobile Insurance Placement Facility. These are legislatively created entities formed for the public’s welfare and therefore are not “owned” by policyholders or stockholders.

PC-RECIP – Property and Casualty - Reciprocal Exchanges

An association organized under the provisions of Chapter 72 of the Insurance Code. A reciprocal is much like a mutual in that it is owned by its policyholders. Members share profits and losses in the same proportion as the amount of insurance purchased from the exchange by that member.

PC-S/L – Property and Casualty - Surplus Lines

Surplus lines insurance is insurance procured from an unauthorized insurer. A surplus lines insurer, as an unauthorized company, is not admitted or licensed to do business in Michigan. They market insurance that is not available from an authorized company in the regular market. Surplus lines insurers must adhere to the provisions of Chapter 19 of the Insurance Code.

ENTITY TYPE DEFINITIONS – *continued*

PC-USB – Property and Casualty - U.S. Branch of Alien Insurers

An alien insurer that uses this state as its state of entry to sell property and casualty insurance in the United States. Regulated under Chapter 4 of the Insurance Code, USBs must qualify as an insurer licensed to do business in this state and must establish a trust account pursuant to a trust agreement approved by the commissioner.

RELD66 – Chapter 66 - Railway Employees Life and Disability

RELD66 represents companies that are formed to provide insurance for railway employees and organized pursuant to the requirements of Chapter 66 of the Insurance Code. Insurance that can be provided is limited to insurance against: loss of position, bodily injury or death by accident, disability on account of sickness, loss of life. Health insurance and annuities may also be offered.

TITLE – Title Companies

Domestic, foreign, or alien insurers authorized to sell title insurance and organized pursuant to the provisions of Chapter 73 of the Insurance Code. Title companies notify prospective purchasers of recorded liens or easements on a parcel of real estate. They provide insurance against loss due to other title defects such as forgery, fraud, errors in public records, and wills not probated.

2000 OFIS ANNUAL REPORT
(amounts in thousands of dollars)

Top 20 Writers - All Categories

Regulated Entity	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Michigan Direct Losses Paid	Total Direct Premiums Written	Michigan Market Share
Blue Cross & Blue Shield of Michigan	HMDI	MI	3,669,367	1,247,219	8,978,406	8,091,091	8,978,406	20.42%
Metropolitan Life Ins Co	LH-STK	NY	181,250,825	7,212,809	1,345,630	488,126	25,469,297	3.06%
BCN of Michigan	HMO-NP	MI	461,901	71,603	1,208,888	1,118,452	1,208,888	2.75%
Health Alliance Plan of MI	HMO-NP	MI	310,470	195,832	1,035,188	929,355	1,035,188	2.35%
State Farm Mutual Automobile Ins Co	PC-MUT	IL	78,163,337	43,690,982	802,335	676,500	21,942,393	1.82%
Citizens Ins Co of Amer	PC-STK	MI	1,587,181	471,698	800,342	541,807	1,057,070	1.82%
Delta Dental Plan of Michigan	HMDI	MI	242,771	143,659	780,968	711,521	780,968	1.78%
Amer Road Ins Co	PC-STK	MI	462,336	291,251	710,237	205,735	896,885	1.62%
Auto Club Group Ins Co	PC-STK	MI	128,717	53,459	669,908	436,728	669,908	1.52%
Allstate Ins Co	PC-STK	IL	37,428,667	12,721,639	643,665	450,878	13,033,402	1.46%
Jackson National Life Ins Co	LH-STK	MI	40,972,210	2,221,925	638,767	76,312	9,012,121	1.45%
Equitable Life Assur Society Of The US	LH-STK	NY	89,925,177	5,341,925	574,489	68,208	10,768,610	1.31%
MIC Prop & Cas Ins Corp	PC-STK	MI	23,640	21,333	569,172	429,476	611,039	1.29%
Nationwide Life Ins Co	LH-STK	OH	85,328,487	1,275,078	543,190	391,958	17,431,796	1.24%
Amer Skandia Life Assurance Corp	LH-STK	CT	30,149,196	342,804	469,846	16,179	8,216,167	1.07%
Auto-Owners Ins Co	PC-MUT	MI	5,433,967	2,970,399	458,737	324,222	1,523,915	1.04%
Principal Life Ins Co	LH-STK	IA	75,573,422	3,356,387	423,042	188,999	15,790,090	0.96%
M-Care, Inc	HMO-NP	MI	128,060	31,611	417,752	374,997	417,752	0.95%
Lincoln National Life Ins Co	LH-STK	IN	76,514,512	2,679,146	403,830	9,684	6,955,984	0.92%
Priority Health	HMO-NP	MI	101,351	25,857	396,098	341,034	396,098	0.90%
Subtotals:	20		707,855,594	84,366,617	21,870,489	15,871,264	146,195,978	49.73%
Remainder	1,540		3,293,580,201	436,659,102	22,106,462	12,279,688	629,282,559	50.27%
Grand Totals:	1,560		4,001,435,795	521,025,719	43,976,951	28,150,951	775,478,537	100.00%

Top 20 Writers - Accident & Health

Blue Cross & Blue Shield of Michigan	HMDI	MI	3,669,367	1,247,219	8,978,406	8,091,091	8,978,406	51.66%
BCN of Michigan	HMO-NP	MI	461,901	71,603	1,208,888	1,118,452	1,208,888	6.96%
Health Alliance Plan of MI	HMO-NP	MI	310,470	195,832	1,035,188	929,355	1,035,188	5.96%
Delta Dental Plan of Michigan	HMDI	MI	242,771	143,659	780,968	711,521	780,968	4.49%
M-Care, Inc	HMO-NP	MI	128,060	31,611	417,752	374,997	417,752	2.40%
Priority Health	HMO-NP	MI	101,351	25,857	396,098	341,034	396,098	2.28%
Healthplus of MI	HMO-NP	MI	80,312	27,679	307,058	284,644	307,058	1.77%
Physicians Health Plan of Mid-MI	HMO-NP	MI	100,306	33,994	301,471	294,511	301,471	1.73%
Care Choices HMO	HMO-NP	MI	51,133	11,309	273,100	247,832	273,100	1.57%
Selectcare HMO	HMO-P	MI	51,178	16,588	252,416	195,323	252,416	1.45%
The Wellness Plan	HMO-NP	MI	98,328	14,485	239,233	197,943	239,233	1.38%
OmniCare Health Plan	HMO-NP	MI	19,093	-8,217	170,747	139,405	170,747	0.98%
Great Lakes Health Plan, Inc	HMO-P	MI	26,285	4,576	125,235	112,121	125,235	0.72%
Bankers Life And Casualty Co	LH-STK	IL	4,960,103	402,308	108,984	91,702	1,848,234	0.63%
Community Choice Michigan	HMO-NP	MI	31,185	8,074	108,960	73,684	108,960	0.63%
United Healthcare Ins Co	LH-STK	CT	3,862,645	1,011,909	108,632	80,680	5,801,039	0.63%
Amer Community Mutual Ins Co	LH-MUT	MI	135,565	21,953	103,180	72,541	444,813	0.59%
Total Health Care, Inc	HMO-NP	MI	25,514	5,459	97,658	80,926	97,658	0.56%
United Wisconsin Life Ins Co	LH-STK	WI	315,136	147,229	84,912	60,396	948,745	0.49%
UNUM Life Ins Co Of Amer	LH-STK	ME	8,152,741	1,239,111	81,410	54,380	3,260,124	0.47%
Subtotals:	20		22,823,443	4,652,240	15,180,297	13,552,537	26,996,133	87.34%
Remainder	383		2,541,416,575	164,532,127	2,200,414	1,460,564	396,315,685	12.66%
Grand Totals:	403		2,564,240,018	169,184,367	17,380,711	15,013,101	423,311,818	100.00%

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Top 20 Writers - Annuity & Other Fund Deposits					Michigan Direct Premiums Written	Michigan Direct Losses Paid	Total Direct Premiums Written	Michigan Market Share
Regulated Entity	Type	Domicile	Assets	Surplus				
Metropolitan Life Ins Co	LH-STK	NY	181,250,825	7,212,809	1,006,405	107,287	25,469,297	9.46%
Jackson National Life Ins Co	LH-STK	MI	40,972,210	2,221,925	590,177	47,515	9,012,121	5.55%
Nationwide Life Ins Co	LH-STK	OH	85,328,487	1,275,078	512,349	386,667	17,431,796	4.82%
Equitable Life Assur Society Of The US	LH-STK	NY	89,925,177	5,341,925	474,472	33,007	10,768,610	4.46%
Amer Skandia Life Assurance Corp	LH-STK	CT	30,149,196	342,804	467,316	16,179	8,216,167	4.39%
Principal Life Ins Co	LH-STK	IA	75,573,422	3,356,387	375,233	163,836	15,790,090	3.53%
Lincoln National Life Ins Co	LH-STK	IN	76,514,512	2,679,146	374,992	1,573	6,955,984	3.52%
Teachers Ins & Annuity Assoc of America	LH-STK	NY	118,567,483	8,097,405	279,762	168,078	6,630,785	2.63%
Aetna Life Ins And Annuity Co	LH-STK	CT	48,581,822	931,078	276,690	14,834	8,067,653	2.60%
IDS Life Ins Co	LH-STK	MN	49,918,078	1,778,306	264,222	52,290	5,387,560	2.48%
Hartford Life and Annuity Ins Co	LH-STK	CT	46,892,648	539,263	210,291	30	6,523,983	1.98%
Pacific Life Ins Co	LH-STK	CA	51,676,603	1,677,873	197,503	9,709	9,193,303	1.86%
Variable Annuity Life Ins Co	LH-STK	TX	44,430,421	1,387,107	192,997	12,746	4,507,110	1.81%
Golden Amer Life Ins Co	LH-STK	DE	10,937,542	406,923	189,722	5,970	3,893,924	1.78%
Manufacturers Life Ins Co (USA)	LH-STK	MI	28,130,540	1,384,212	187,521	16,883	5,978,852	1.76%
Manufacturers Life Ins Co of North Amer	LH-STK	DE	15,765,642	152,105	186,239	0	4,249,126	1.75%
John Hancock Life Ins Co	LH-STK	MA	61,813,059	3,700,459	176,282	42,369	9,955,640	1.66%
Connecticut General Life Ins Co	LH-STK	CT	69,004,479	2,058,752	170,879	204,273	15,004,784	1.61%
Hartford Life Ins Co	LH-STK	CT	83,879,710	1,972,409	164,606	8,263	12,302,997	1.55%
General Electric Capital Assur Co	LH-STK	DE	20,637,526	2,369,569	147,625	22,147	2,607,469	1.39%
Subtotals:	20		1,229,949,382	48,885,535	6,445,285	1,313,657	187,947,251	60.58%
Remainder	322		1,762,799,985	126,913,875	4,193,834	1,323,847	282,215,278	39.42%
Grand Totals:	342		2,992,749,367	175,799,410	10,639,119	2,637,505	470,162,529	100.00%

Top 20 Writers - Life

Metropolitan Life Ins Co	LH-STK	NY	181,250,825	7,212,809	301,243	356,201	25,469,297	8.59%
Northwestern Mutual Life Ins Co	LH-MUT	WI	92,111,866	5,895,849	185,543	49,202	9,294,127	5.29%
Prudential Ins Co Of Amer	LH-MUT	NJ	196,051,182	8,679,521	161,060	91,147	16,038,038	4.59%
John Hancock Life Ins Co	LH-STK	MA	61,813,059	3,700,459	146,017	121,463	9,955,640	4.17%
Equitable Life Assur Society Of The US	LH-STK	NY	89,925,177	5,341,925	95,771	31,906	10,768,610	2.73%
Aetna Life Ins Co	LH-STK	CT	30,515,513	1,966,834	94,596	83,572	4,721,124	2.70%
Hartford Life Ins Co	LH-STK	CT	83,879,710	1,972,409	79,236	10,104	12,302,997	2.26%
State Farm Life Ins Co	LH-STK	IL	28,306,625	3,059,319	72,711	19,574	2,908,848	2.07%
Massachusetts Mutual Life Ins Co	LH-MUT	MA	65,784,828	3,835,553	60,144	20,944	9,585,296	1.72%
Phoenix Home Life Mutual Ins Co	LH-MUT	NY	17,620,000	1,322,772	58,577	7,509	1,669,918	1.67%
Connecticut General Life Ins Co	LH-STK	CT	69,004,479	2,058,752	57,691	20,265	15,004,784	1.65%
Amer General Life Ins Co	LH-STK	TX	10,360,158	1,854,121	56,040	1,893	1,537,454	1.60%
Pacific Life Ins Co	LH-STK	CA	51,676,603	1,677,873	55,258	9,569	9,193,303	1.58%
IDS Life Ins Co	LH-STK	MN	49,918,078	1,778,306	53,533	11,470	5,387,560	1.53%
Sun Life Assur Co of Canada	LH-USB		7,884,641	412,887	52,767	28,000	1,262,960	1.51%
New York Life Ins Co	LH-MUT	NY	69,316,432	7,023,982	50,365	24,985	10,453,884	1.44%
Jackson National Life Ins Co	LH-STK	MI	40,972,210	2,221,925	48,590	28,797	9,012,121	1.39%
Jefferson Pilot Financial Ins Co	LH-STK	NE	12,324,449	816,241	46,287	21,090	1,646,391	1.32%
United Of Omaha Life Ins Co	LH-STK	NE	11,067,145	832,085	43,150	34,866	2,315,554	1.23%
Primerica Life Ins Co	LH-MUT	MA	4,175,895	1,519,157	41,536	15,927	1,212,618	1.18%
Subtotals:	20		1,173,958,877	63,182,780	1,760,115	988,484	159,740,525	50.21%
Remainder	473		1,834,268,439	125,150,336	1,745,226	780,745	330,377,336	49.79%
Grand Totals:	493		3,008,227,317	188,333,116	3,505,341	1,769,230	490,117,861	100.00%

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Top 20 Writers - Property & Casualty					Michigan Direct Premiums Written	Michigan Direct Losses Paid	Total Direct Premiums Written	Michigan Market Share
Regulated Entity	Type	Domicile	Assets	Surplus				
State Farm Mutual Automobile Ins Co	PC-MUT	IL	78,163,337	43,690,982	802,335	676,500	21,942,393	6.59%
Citizens Ins Co of Amer	PC-STK	MI	1,587,181	471,698	800,342	541,807	1,057,070	6.57%
Amer Road Ins Co	PC-STK	MI	462,336	291,251	710,237	205,735	896,885	5.83%
Auto Club Group Ins Co	PC-STK	MI	128,717	53,459	669,908	436,728	669,908	5.50%
Allstate Ins Co	PC-STK	IL	37,428,667	12,721,639	643,665	450,878	13,033,402	5.28%
MIC Prop & Cas Ins Corp	PC-STK	MI	23,640	21,333	569,172	429,476	611,039	4.67%
Auto-Owners Ins Co	PC-MUT	MI	5,433,967	2,970,399	458,737	324,222	1,523,915	3.77%
Auto Club Ins Assn	PC-RECIP	MI	2,439,145	1,074,496	383,117	352,173	391,170	3.14%
State Farm Fire And Casualty Co	PC-STK	IL	16,704,575	5,363,358	290,758	206,802	7,927,974	2.39%
Home-Owners Ins Co	PC-STK	MI	260,830	118,485	265,016	173,730	271,028	2.18%
Accident Fund Co	PC-STK	MI	1,119,911	356,558	209,552	98,157	209,899	1.72%
Frankenmuth Mutual Ins Co	PC-MUT	MI	520,564	163,771	208,413	114,192	269,761	1.71%
Farmers Ins Exchange	PC-RECIP	CA	8,390,494	2,245,702	195,572	167,030	3,412,412	1.61%
Farm Bureau General Ins Co of MI	PC-STK	MI	119,603	44,992	179,338	128,511	179,338	1.47%
MEEMIC Ins Co	PC-STK	MI	178,666	79,304	130,290	75,394	130,290	1.07%
Progressive MI Ins Co	PC-STK	MI	36,744	17,908	124,063	56,577	124,063	1.02%
Liberty Mutual Fire Ins Co	PC-MUT	MA	2,828,064	894,300	122,351	93,748	3,792,822	1.00%
MIC General Ins Corp	PC-STK	MI	23,874	13,369	122,060	64,806	170,091	1.00%
Hastings Mutual Ins Co	PC-MUT	MI	376,079	139,641	118,276	74,553	200,621	0.97%
Titan Ins Co	PC-STK	MI	186,924	81,625	105,385	60,871	123,762	0.86%
Subtotals:	20		156,413,321	70,814,269	7,108,586	4,731,891	56,937,842	58.34%
Remainder	654		579,791,315	210,833,951	5,075,147	3,636,762	174,009,225	41.66%
Grand Totals:	674		736,204,637	281,648,220	12,183,733	8,368,654	230,947,068	100.00%

All Writers - Title Insurance

First Amer Title Ins Co	TITLE	CA	944,758	406,777	53,514	2,542	1,413,494	19.96%
Transnation Title Ins Co	TITLE	AZ	125,144	63,705	42,319	1,884	161,432	15.79%
Chicago Title Ins Co	TITLE	MO	698,432	165,306	28,238	541	1,019,055	10.53%
Lawyers Title Ins Corp	TITLE	VA	482,321	194,405	27,976	2,443	670,324	10.44%
Ticor Title Ins Co	TITLE	CA	197,585	82,725	24,002	419	191,295	8.95%
Stewart Title Guaranty Co	TITLE	TX	429,558	195,101	23,960	869	655,790	8.94%
Fidelity National Title Ins Co Of NY	TITLE	NY	202,161	51,258	17,570	615	314,530	6.55%
Commonwealth Land Title Ins Co	TITLE	PA	487,130	100,451	14,266	762	634,563	5.32%
Security Union Title Ins Co	TITLE	CA	96,233	55,080	10,878	578	39,347	4.06%
Old Republic National Title Ins Co	TITLE	MN	287,898	84,340	10,359	181	418,269	3.86%
Amer Pioneer Title Ins Co	TITLE	FL	49,805	20,345	6,962	51	97,739	2.60%
Investors Title Ins Co	TITLE	NC	48,843	25,479	6,395	736	37,231	2.39%
Guarantee Title & Trust Co	TITLE	OH	6,062	2,063	1,607	25	11,256	0.60%
Fidelity National Title Ins Co	TITLE	CA	245,771	69,965	0	46	426,824	0.00%
Grand Totals:	14		4,301,701	1,517,001	268,047	11,694	6,091,149	100.00%

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Recapitulation

Michigan Domiciled Entities				All Insurance Entities			
Type	2000		Michigan Direct Premiums Written	Type	2000		Michigan Direct Premiums Written
	Count	Change			Count	Change	
LLP65	2	0	1,510	LLP65	2	0	1,510
PC-FARM	2	0	80	PC-FARM	2	0	80
PC-GSIP	14	-1	113,665	PC-GSIP	14	-1	113,665
PC-MUT	19	0	1,150,464	PC-MUT	92	3	2,543,673
PC-Other	3	0	89,446	PC-Other	3	0	89,446
PC-RECIP	2	0	392,672	PC-RECIP	15	0	698,527
PC-STK	42	2	4,451,326	PC-S/L	100	2	221,831
Subtotals: P & C	84	1	6,199,162	PC-STK	649	19	8,488,149
COOP64	2	0	11,069	PC-USB	9	0	7,283
FRAT	2	0	31,733	REIN	4	4	0
LH-MUT	2	-1	122,342	Subtotals: P & C	890	27	12,164,164
LH-STK	17	-2	1,171,874	COOP64	2	0	11,069
RELD66	1	0	527	FRAT	71	-1	220,693
Subtotals: L & H	24	-3	1,337,545	LH-MUT	48	-5	1,460,542
AFDS-NP	3	0	15,885	LH-STK	465	-1	14,549,010
AFDS-P	12	-2	52,756	LH-USB	9	0	101,123
HMDI	3	0	9,766,086	RELD66	1	0	527
HMO-NP	18	4	4,727,570	Subtotals: L & H	596	-7	16,342,965
HMO-P	11	3	620,436	AFDS-NP	3	0	15,885
MEWA	8	0	19,042	AFDS-P	12	-2	52,756
Subtotals: Health	55	5	15,201,774	HMDI	3	0	9,766,086
Totals: Domestic	163	3	22,738,481	HMO-NP	18	4	4,727,570
Entities With Michigan As a Port of Entry				HMO-P	11	3	620,436
LH-USB	8	0	101,123	MEWA	8	0	19,042
				Subtotals: Health	55	5	15,201,774
				Title	19	0	268,047
Foreign Entities				Grand Totals:	1,560	25	43,976,951
PC-MUT	73	3	1,393,210				
PC-RECIP	13	0	305,855				
PC-S/L	100	2	221,831				
PC-STK	607	17	4,036,823				
PC-USB	9	0	7,283				
REIN	4	4	0				
Subtotals: P & C	806	26	5,965,002				
FRAT	69	-1	188,960				
LH-MUT	46	-4	1,338,200				
LH-STK	448	1	13,377,137				
LH-USB	1	0	0				
Subtotals: L & H	564	-4	14,904,297				
Title	19	0	268,047				
Totals: Foreign	1,389	22	21,137,346				
Grand Totals:	1,560	25	43,976,951				

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					Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Domestic Regulated Entities	Type	Domicile	Assets	Surplus			
Accident Fund Co	PC-STK	MI	1,119,911	356,558	209,552	209,899	203,027
Aenta U.S. Healthcare, Inc	HMO-P	MI	9,066	6,153	10,589	10,589	10,559
Alliance Health and Life Ins Co	LH-STK	MI	19,617	6,203	49,933	49,933	49,651
Allmerica Financial Benefit Ins Co	PC-STK	MI	12,207	12,084	0	7,037	0
Amer Community Casualty Ins Co	PC-STK	MI	1,702	1,699	0	0	0
Amer Community Mutual Ins Co	LH-MUT	MI	135,565	21,953	113,187	444,813	146,655
Amer Fellowship Mutual Ins Co	PC-MUT	MI	17,073	7,601	11,115	11,115	10,458
Amer Physicians Assr Corp	PC-STK	MI	744,539	229,714	72,747	146,669	177,793
Amer Road Ins Co	PC-STK	MI	462,336	291,251	710,237	896,885	160,974
Amerisure Ins Co	PC-STK	MI	360,346	106,828	41,235	139,666	76,181
Amerisure Mutual Ins Co	PC-MUT	MI	975,278	310,309	38,933	197,179	177,756
Amerisure Partners Ins Co	PC-STK	MI	8,587	8,542	0	0	0
Ansur America Ins Co	PC-STK	MI	10,539	10,513	42	42	8
Associated Mutual Hospital Svc of MI	COOP64	MI	4,257	1,884	11,053	10,627	10,387
Auto Club Group Ins Co	PC-STK	MI	128,717	53,459	669,908	669,908	53,773
Auto Club Ins Assn	PC-RECIP	MI	2,439,145	1,074,496	383,117	391,170	967,918
Auto Club Life Ins Co	LH-STK	MI	276,613	24,384	22,696	44,757	45,767
Auto-Owners Ins Co	PC-MUT	MI	5,433,967	2,970,399	458,737	1,523,915	1,838,517
Auto-Owners Life Ins Co	LH-STK	MI	936,875	126,449	61,713	104,428	101,871
BCN of Michigan	HMO-NP	MI	461,901	71,603	1,208,888	1,208,888	1,215,658
Behavioral Healthcare Mgmt	AFDS-P	MI	299	259	0	0	0
Blue Cross & Blue Shield of Michigan	HMDI	MI	3,669,367	1,247,219	8,978,406	8,978,406	8,978,406
Botsford Health Plan	HMO-NP	MI	4,518	1,729	9,505	9,505	9,315
Bowling Proprietors of MI Ltd. Liab. Pool	LLP65	MI	4,945	3,212	249	249	249
Brooke Life Ins Co	LH-STK	MI	2,300,394	1,596,042	7,874	7,884	8,518
Canada Life Ins Co of Amer	LH-STK	MI	2,840,581	146,392	3,171	71,057	187,135
Cape Health Plan, Inc	HMO-P	MI	25,711	9,673	67,014	67,014	67,014
Care Choices HMO	HMO-NP	MI	51,133	11,309	273,100	273,100	269,110
Cherokee Ins Co	PC-STK	MI	17,319	10,017	14,330	15,212	13,627
Chrysler Ins Co	PC-STK	MI	585,585	196,097	17,367	130,411	85,260
CIM Ins Corp	PC-STK	MI	13,273	12,963	57,088	90,992	0
Citizens Ins Co of Amer	PC-STK	MI	1,587,181	471,698	800,342	1,057,070	876,836
Clarica Life Rein Company	LH-STK	MI	23,534	23,444	0	0	0
Community Care Plan	HMO-NP	MI	7,194	3,334	31,277	31,277	30,793
Community Choice Michigan	HMO-NP	MI	31,185	8,074	108,960	108,960	108,648
Cooperative Optical Services	AFDS-NP	MI	2,572	1,024	4,569	5,061	5,061
CPA Ins Co	RELD66	MI	10,800	10,131	527	1,124	1,124
Davis Vision of Michigan, Inc	AFDS-NP	MI	1,395	323	1,158	1,158	1,158
Delta Dental Plan of Michigan	HMDI	MI	242,771	143,659	780,968	780,968	780,968
Dencap Dental Plans	AFDS-P	MI	446	296	1,824	1,824	1,824
Dorinco Rein Co	PC-STK	MI	1,329,766	357,788	54,270	78,771	181,330
Family Health Plan of MI	HMO-NP	MI	813	552	1,463	1,463	1,463
Farm Bureau General Ins Co of MI	PC-STK	MI	119,603	44,992	179,338	179,338	85,214
Farm Bureau Life Ins Co of MI	LH-STK	MI	1,064,825	166,981	72,540	73,518	71,084

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Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Farm Bureau Mutual Ins Co of MI	PC-MUT	MI	376,877	132,758	92,175	92,175	178,906
Farmers & Merchants Mutual Fire Ins	PC-MUT	MI	16,959	14,645	3,315	3,315	3,034
Farmers Mutual Fire Ins Co of Branch Cnty	PC-MUT	MI	2,418	1,827	727	727	504
Farmers Mutual Fire Ins Co of Huron Cnty	PC-FARM	MI	2,616	2,582	40	40	43
Farmers' Mutual Ins Co	PC-MUT	MI	3,356	3,249	213	213	139
First Optometry Vision Plans, Inc	AFDS-P	MI	n/a	n/a	n/a	n/a	n/a
Foremost Ins Co Grand Rapids	PC-STK	MI	656,891	243,757	10,142	208,221	399,190
Foremost Property And Casualty Ins Co	PC-STK	MI	12,588	11,922	12,489	64,748	0
Foremost Signature Ins Co	PC-STK	MI	19,189	13,790	12,535	103,114	0
Fortuity Ins Co	PC-STK	MI	10,584	10,575	0	0	0
Frankenmuth Mutual Ins Co	PC-MUT	MI	520,564	163,771	208,413	269,761	244,527
Fremont Mutual Ins Co	PC-MUT	MI	29,605	13,874	33,036	33,036	15,520
Genesee Cnty Self-Insured Trust Pool	PC-GSIP	MI	8,222	6,868	458	458	202
Gleaner Life Ins Soc	FRAT	MI	743,660	74,613	30,135	58,720	56,894
Golden Dental Plans, Inc	AFDS-P	MI	1,196	499	6,434	6,434	6,434
Grand Valley Health Plan, Inc	HMO-P	MI	6,423	636	32,848	32,848	32,651
Great Lakes Casualty Ins Co	PC-STK	MI	7,044	3,759	6,509	6,509	5,762
Great Lakes Delta Ins Co	LH-STK	MI	11,997	8,537	0	25,204	25,204
Great Lakes Health Plan, Inc	HMO-P	MI	26,285	4,576	125,235	125,235	125,253
Great Lakes Mutual Ins Co	PC-MUT	MI	1,765	1,493	421	421	340
Great Midwest Ins Co	PC-STK	MI	23,414	13,434	7,486	15,761	6,298
Hastings Mutual Ins Co	PC-MUT	MI	376,079	139,641	118,276	200,621	189,336
Health Alliance Plan of MI	HMO-NP	MI	310,470	195,832	1,035,188	1,035,188	1,035,969
Health Plan of Michigan, Inc	HMO-NP	MI	7,589	1,121	0	0	33,971
Healthplus of MI	HMO-NP	MI	80,312	27,679	307,058	307,058	306,828
Heritage Optical Center	AFDS-P	MI	989	588	1,945	1,945	1,945
Home-Owners Ins Co	PC-STK	MI	260,830	118,485	265,016	271,028	101,579
Household Life Ins Co	LH-STK	MI	1,510,460	258,713	14,284	379,989	694,192
IBA Health & Life Assur Co	LH-STK	MI	15,567	10,381	20,528	20,673	19,178
Insurance Corp of America	PC-STK	MI	8,250	8,094	0	38	8
Intrepid Ins Co	PC-STK	MI	11,479	11,086	0	0	0
Jackson National Life Ins Co	LH-STK	MI	40,972,210	2,221,925	638,767	9,012,121	8,903,350
Lake States Ins Co	PC-STK	MI	197,578	55,375	59,593	107,095	77,941
Lakeshore Physican Org, P.C. Vol Emps Benef	MEWA	MI	n/a	n/a	n/a	n/a	n/a
Liberty Personal Ins Co	PC-STK	MI	42,454	42,299	0	0	0
Liberty Union Life Assurance Co	LH-STK	MI	6,407	3,706	11,614	11,614	12,920
Locomotive Engineers & Conductors	COOP64	MI	16,537	12,130	17	7,408	7,408
Manufacturers Life Ins Co (USA)	LH-STK	MI	28,130,540	1,384,212	226,500	5,978,852	6,712,162
Manufacturers Life Ins Co of Amer	LH-STK	MI	1,629,146	120,298	7,789	400,584	393,446
Manulife Rein Corp (USA)	LH-STK	MI	2,150,987	1,279,928	0	0	191,989
MASB-SEG Property/Casualty Pool	PC-GSIP	MI	39,945	16,034	16,194	16,194	13,493
M-Care, Inc	HMO-NP	MI	128,060	31,611	417,752	417,752	420,691
McLaren Health Plan, Inc	HMO-P	MI	5,698	1,516	18,265	18,265	17,900
MEEMIC Ins Co	PC-STK	MI	178,666	79,304	130,290	130,290	121,136

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Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
MemberSelect Ins Co	PC-STK	MI	132,682	57,458	22,125	26,859	53,773
Metro Assoc For Improved School Leg	PC-GSIP	MI	2,211	455	4,637	4,637	2,312
MHA Ins Co	PC-STK	MI	202,539	80,848	29,707	31,561	26,252
MI Automobile Ins Placement Facility	PC-OTHER	MI	84,910	893	32,886	32,886	32,980
MI Automotive Parts Assn Benefit Trust	MEWA	MI	201	168	165	165	165
MI Basic Property Ins Assn	PC-OTHER	MI	55,947	-9,257	56,560	56,560	56,560
MI Catastrophic Claims Associaton	PC-OTHER	MI	6,178,836	754,093	0	0	37,730
MI Community College Risk Mgmt	PC-GSIP	MI	7,665	1,481	2,340	2,340	892
MI Construction Industry Mutual Ins Co	PC-MUT	MI	57,395	36,088	25,939	25,939	24,565
MI County Road Commission Self-Ins	PC-GSIP	MI	67,596	36,338	14,387	14,387	10,458
MI Dental Plan	HMDI	MI	3,260	1,902	6,712	6,712	6,712
MI Eyecare Associates	AFDS-P	MI	251	142	14	14	14
MI Housing Commission Risk Ret	PC-GSIP	MI	16	16	418	418	0
MI Insurance Co	PC-STK	MI	14,131	7,726	28,829	28,829	6,073
MI Lawyers Mutual Ins Co	PC-MUT	MI	17,904	7,609	6,982	6,982	5,427
MI Liability & Property Pool	PC-GSIP	MI	64,701	10,740	21,988	21,988	16,922
MI Lumber & Bldg Mat Assn Empl	MEWA	MI	2,251	663	7,672	7,672	7,672
MI Millers Mutual Ins Co	PC-MUT	MI	168,476	80,087	66,507	91,407	81,913
MI Municipal Risk Mgmt Authority	PC-GSIP	MI	183,521	92,790	31,318	31,318	23,695
MI Pharmacists Assn. Group Trust	MEWA	MI	9	-16	11	11	11
MI Professional Ins Exchange	PC-RECI	MI	39,724	15,041	9,554	9,554	8,398
MI Retailers Dental Assn MEWA	MEWA	MI	677	525	871	871	871
MI Road Commission Risk Mgmt	PC-GSIP	MI	0	0	0	0	0
MI Township Participating Plan	PC-GSIP	MI	718	23	11,976	11,976	0
MI Transit Ins Pool	PC-GSIP	MI	6,137	255	2,220	2,220	1,777
MIC General Ins Corp	PC-STK	MI	23,874	13,369	122,060	170,091	0
MIC Prop & Cas Ins Corp	PC-STK	MI	23,640	21,333	569,172	611,039	0
Middle Cities Risk Mgmt Trust	PC-GSIP	MI	10,229	7,305	5,142	5,142	3,102
Mid-State Surety Corp	PC-STK	MI	22,225	12,072	2,376	14,260	10,794
Midwest Health Plan, Inc	HMO-NP	MI	15,116	4,007	43,235	43,235	42,928
Midwestern Dental Plans	AFDS-P	MI	830	566	12,784	12,784	12,784
MLBA Ltd Liability Pool	LLP65	MI	10,834	6,714	1,261	1,261	1,261
Molina HealthCare of MI, Inc	HMO-P	MI	12,827	2,739	33,496	33,496	33,496
Motors Ins Corp	PC-STK	MI	4,956,410	1,372,708	3,262	179,928	1,985,865
Mutual of Detroit Ins Co	LH-MUT	MI	59,648	15,280	9,155	9,217	9,063
National Foot Care Program	AFDS-P	MI	958	292	2,607	5,016	5,016
Network Care	AFDS-NP	MI	4,746	3,272	10,157	10,157	10,157
North Pointe Ins Co	PC-STK	MI	83,141	18,963	34,203	51,975	43,578
Northern Mutual Ins Co	PC-MUT	MI	18,620	13,321	5,252	5,252	4,768
OmniCare Health Plan	HMO-NP	MI	19,093	-8,217	170,747	170,747	170,687
Ottawa County, MI Ins Authority	PC-GSIP	MI	16,341	6,637	932	932	650
Paramount Care Of MI, Inc	HMO-P	MI	2,690	1,371	8,130	8,130	8,110
Physicians Health Plan of Mid-MI	HMO-NP	MI	100,306	33,994	301,471	301,471	298,376
Physicians Health Plan of South MI	HMO-NP	MI	18,145	4,406	39,876	39,876	40,053

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Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Physicians Health Plan of Southwest MI	HMO-NP	MI	15,544	1,590	46,062	46,062	46,472
Pioneer State Mutual Ins Co	PC-MUT	MI	166,488	114,224	56,927	56,927	53,515
Priority Health	HMO-NP	MI	101,351	25,857	396,098	396,098	393,014
Pro Care Health Plan, Inc.	HMO-P	MI	2,018	1,711	6,513	6,513	6,513
Progressive MI Ins Co	PC-STK	MI	36,744	17,908	124,063	124,063	11,804
Pronational Ins Co	PC-STK	MI	777,151	253,545	40,248	139,279	111,094
Retailers Employees Benefit Trust	MEWA	MI	1,107	665	2,039	2,039	2,039
Sanilac Mutual Ins Co	PC-MUT	MI	1,225	995	452	452	363
Sebewaing Mutual Fire Ins Co Of Huron	PC-FARM	MI	2,525	2,515	39	39	41
Selectcare HMO	HMO-P	MI	51,178	16,588	252,416	252,416	252,347
Southeast MI Partners Plus Health Benefit Pla	MEWA	MI	1,626	1,051	2,176	2,176	2,176
Southern Michigan Ins Co	PC-STK	MI	9,990	5,935	12,934	12,934	4,394
Spartan Ret Vol Empl, Health Care	MEWA	MI	1,104	1,104	6,108	6,108	6,108
Star Ins Co	PC-STK	MI	228,930	56,198	25,639	202,449	103,994
SVS Vision Managed Care, Inc	AFDS-P	MI	1,265	884	6,779	10,957	10,957
The Wellness Plan	HMO-NP	MI	98,328	14,485	239,233	239,233	239,307
TIG Ins Co of MI	PC-STK	MI	20,181	20,141	758	23,413	0
TIG Ins Corp of Amer	PC-STK	MI	20,880	20,604	49	2,968	0
Titan Ins Co	PC-STK	MI	186,924	81,625	105,385	123,762	121,448
Total Health Care, Inc	HMO-NP	MI	25,514	5,459	97,658	97,658	97,640
Ultimed HMO of Michigan, Inc	HMO-P	MI	9,138	4,081	33,501	33,501	33,501
United Concordia Dental Plans of the Midwest	AFDS-P	MI	3,692	1,005	17,975	20,132	20,132
United Dental Care of MI, Inc	AFDS-P	MI	833	663	2,393	2,393	2,393
Upper Peninsula Health Plan, Inc	HMO-P	MI	10,278	135	32,429	32,429	0
Upper Peninsula Mutual Ins Co	PC-MUT	MI	659	503	399	399	262
US Health and Life Ins Co	LH-STK	MI	12,110	6,455	34,465	34,601	13,345
Vision Maintenance Org Inc	AFDS-P	MI	n/a	n/a	n/a	n/a	n/a
Vista Life Ins Co	LH-STK	MI	32,567	15,181	-0	-22	2,019
West MI Risk Mgmt Trust	PC-GSIP	MI	1,029	468	1,654	1,654	758
Wolverine Mutual Ins Co	PC-MUT	MI	33,356	11,487	22,644	27,985	24,397
Woman's Life Ins Soc	FRAT	MI	146,706	28,985	1,599	9,137	8,961
Totals:	163		120,747,230	20,324,657	22,738,481	41,392,608	42,022,284

Alien Regulated Entities With Michigan as Port of Entry	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Canada Life Assur Co	LH-USB	MI	4,156,917	329,960	27,461	574,072	604,945
Clarica Life Ins Co	LH-USB	MI	564,647	45,120	0	0	214,083
Crown Life Ins Co	LH-USB	MI	414,960	33,390	2,111	106,986	19,980
Great West Life Assur Co	LH-USB	MI	200,415	44,510	2,224	41,089	10,486
London Life Ins Co	LH-USB	MI	81,090	12,261	0	0	12,065
Manufacturers Life Ins Co	LH-USB	MI	n/a	n/a	n/a	n/a	n/a
Sun Life Assur Co of Canada	LH-USB	MI	7,884,641	412,887	69,328	1,262,960	1,403,334

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					Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Alien Regulated Entities With Michigan as Port of Entry	Type	Domicile	Assets	Surplus			
Swiss Re Life & Health Ltd	LH-USB	MI	n/a	n/a	n/a	n/a	n/a
Totals:	8		13,302,670	878,129	101,123	1,985,107	2,264,893

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
AAA Life Ins Co	LH-STK	DC	91,203	18,601	26,183	136,337	43,367
ACA Financial Guaranty Corp	PC-STK	MD	185,327	76,054	0	43,145	29,920
Acacia Life Ins Co	LH-STK	DC	990,929	110,797	284	67,786	70,463
Acacia National Life Ins Co	LH-STK	VA	686,363	36,823	221	86,668	68,620
Acceptance Ins Co	PC-STK	NE	280,810	83,260	797	64,977	83,072
Accredited Surety & Casualty Co, Inc	PC-STK	FL	24,097	9,312	0	3,785	4,238
ACE American Ins Co	PC-STK	PA	1,824,638	279,710	10,613	687,519	481,058
ACE American Reins Co	PC-STK	PA	505,569	142,079	0	0	21
ACE Capital Title Rein Co	TITLE	NY	42,779	24,009	0	0	4,876
ACE Fire Underwriters Ins Co	PC-STK	PA	52,237	44,738	2,812	66,797	2,629
ACE Guaranty Re Inc	PC-STK	MD	876,349	323,401	0	0	79,484
ACE Indemnity Ins Co	PC-STK	PA	25,016	7,862	0	21,414	2,629
ACE Property & Casualty Ins Co	PC-STK	PA	1,924,249	435,306	4,974	427,094	460,028
Acstar Ins Co	PC-STK	IL	45,722	27,152	858	6,370	5,024
Admiral Indemnity Co	PC-STK	DE	33,299	28,055	0	16,736	-3,359
Admiral Ins Co	PC-S/L	DE	719,685	223,028	2,509	196,435	151,631
Adriatic Ins Co	PC-S/L	DE	35,374	24,935	118	15,038	11,785
Advance Ins Co	LH-STK	AZ	26,047	19,584	0	13,993	12,735
Aegis Security Ins Co	PC-STK	PA	40,043	23,099	1,292	46,408	28,225
Aetna Health And Life Ins Co	LH-STK	CT	1,210,440	133,568	0	0	181,212
Aetna Ins Co Of Amer	LH-STK	FL	1,145,217	57,314	201	13,852	12,400
Aetna Ins Co Of Connecticut	PC-STK	CT	47,072	38,142	2,361	79,648	67,229
Aetna Life Ins And Annuity Co	LH-STK	CT	48,581,822	931,078	284,014	8,067,653	7,680,892
Aetna Life Ins Co	LH-STK	CT	30,515,513	1,966,834	211,769	4,721,124	6,221,342
Aetna Life Ins Co Of Amer	LH-STK	CT	3,052,088	90,307	0	1,450,380	1,439,112
Affiliated FM Ins Co	PC-STK	RI	238,683	66,857	3,241	160,823	45,058
AGL Life Assurance Co	LH-STK	PA	302,152	11,057	0	146,145	144,285
Agri General Ins Co	PC-STK	IA	159,908	138,905	1,029	53,685	83,005
Agricultural Excess & Surplus Ins Co	PC-S/L	DE	23,228	20,638	1,977	68,693	1,090
Agricultural Ins Co	PC-STK	OH	13,127	10,563	9,593	301,793	1,090
Aid Assoc For Lutherans	FRAT	WI	21,501,557	1,816,905	74,318	1,586,967	1,575,933
AIG Life Ins Co	LH-STK	DE	10,842,763	277,069	61,262	2,420,014	2,468,824
AIU Ins Co	PC-STK	NY	1,789,457	385,443	32,608	2,527,379	451,146
Alamance Ins Co	PC-STK	IL	72,358	72,314	0	0	0
Alfa Mutual Ins Co	PC-MUT	AL	1,132,080	782,512	-5	476,760	171,350
All Amer Ins Co	PC-STK	OH	100,093	43,503	15	128,018	44,271
All Amer Life Ins Co	LH-STK	IL	2,153,023	97,152	2,736	286,548	184,911
All Savers Ins Co	LH-STK	IN	9,586	9,019	0	0	143
Alleghany Casualty Co	PC-STK	PA	23,975	14,110	24	12,929	12,929
Allegiance Ins Co	PC-STK	CA	37,645	12,137	0	31,099	30,718
Alliance Assurance Co Of Amer	PC-STK	NY	12,463	12,082	0	0	-320
Alliance Of Poles Of Amer	FRAT	OH	8,367	783	30	232	231
Alliance Of Transylvanian Saxons	FRAT	OH	46,125	2,701	20	1,501	1,501
Allianz Ins Co	PC-STK	CA	2,625,394	2,071,780	12,490	443,313	79,332

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Allianz Life Ins Co Of North Amer	LH-STK	MN	11,288,538	808,684	52,384	1,764,653	1,829,371
Allianz Underwriters Ins Co	PC-S/L	CA	99,359	42,981	1,680	34,973	4,352
Allied Property And Casualty Ins Co	PC-STK	IA	70,697	70,691	1,097	261,585	0
Allmerica Financial Alliance Ins Co	PC-STK	NH	12,772	12,734	0	6,185	0
Allmerica Financial Life & Annuity Co	LH-STK	DE	16,475,831	282,146	70,410	3,266,453	3,180,238
Allstate Indemnity Co	PC-STK	IL	138,209	90,334	8,717	4,054,847	0
Allstate Ins Co	PC-STK	IL	37,428,667	12,721,639	643,665	13,033,402	20,430,834
Allstate Life Ins Co	LH-STK	IL	38,787,121	2,580,828	125,329	5,842,807	11,307,109
Allstate Property And Casualty Ins Co	PC-STK	IL	22,098	19,056	0	601,152	0
Alta Health & Life Ins Co	LH-STK	IN	254,005	77,846	2,507	298,652	296,272
Amalgamated Life And Health Ins Co	LH-STK	IL	6,958	3,466	0	8,146	8,146
Ambac Assurance Corp	PC-STK	WI	4,388,185	1,655,151	5,181	433,789	409,506
Amco Ins Co	PC-STK	IA	431,331	358,709	1,314	508,694	0
Amer Agricultural Ins Co	PC-STK	IN	673,937	293,935	2,896	9,999	304,278
Amer Alliance Ins Co	PC-STK	OH	13,000	10,436	5,578	191,062	1,090
Amer Alternative Ins Corp	PC-STK	DE	156,286	98,556	6,307	297,948	18,532
Amer And Foreign Ins Co	PC-STK	DE	403,155	113,735	4,930	301,205	116,204
Amer Automobile Ins Co	PC-STK	MO	280,901	83,383	6,690	469,414	79,402
Amer Bankers Ins Co Of Florida	PC-STK	FL	820,277	245,681	32,482	1,234,690	464,736
Amer Bankers Life Assurance Co Of FL	LH-STK	FL	847,460	147,886	27,975	747,671	189,184
Amer Business & Personal Ins Mutual	PC-MUT	DE	32,815	22,040	0	188	382
Amer Capitol Ins Co	LH-STK	TX	32,154	3,057	250	19,052	11,014
Amer Casualty Co Of Reading, PA	PC-STK	PA	1,470,701	529,980	13,865	512,157	298,765
Amer Central Ins Co	PC-STK	MO	49,779	39,042	235	114,921	4,398
Amer Chambers Life Ins Co	LH-STK	OH	n/a	n/a	n/a	n/a	n/a
Amer Compensation Ins Co	PC-STK	MN	116,559	29,303	17,636	96,787	82,169
Amer Continental Ins Co	PC-STK	MO	730,307	84,631	5,700	202,285	102,712
Amer Continental Life Ins Co	LH-STK	MO	18,429	16,413	0	524	1,717
Amer Country Ins Co	PC-STK	IL	153,744	40,238	4,170	84,177	66,953
Amer Creditors Life Ins Co	LH-STK	DE	15,264	6,957	1,492	2,240	2,217
Amer Dynasty Surplus Lines Ins Co	PC-S/L	DE	22,981	20,376	759	20,566	1,090
Amer Economy Ins Co	PC-STK	IN	1,304,634	395,260	19,343	442,938	633,876
Amer Empire Ins Co	PC-STK	OH	25,590	21,525	0	0	1,391
Amer Empire Surplus Lines Ins Co	PC-S/L	DE	231,027	112,835	3,694	62,560	42,653
Amer Employers' Ins Co	PC-STK	MA	519,048	121,286	3,609	420,579	219,878
Amer Enterprise Life Ins Co	LH-STK	IN	4,544,493	315,930	23,763	716,850	716,854
Amer Equity Ins Co	PC-S/L	AZ	120,900	26,053	4,504	167,521	70,962
Amer Equity Investment Life Ins Co	LH-STK	IA	2,146,938	145,048	43,635	851,948	855,216
Amer Equity Specialty Ins Co	PC-STK	CA	26,551	8,105	0	32,568	15,573
Amer Family Home Ins Co	PC-STK	FL	333,860	82,095	5,207	208,039	139,072
Amer Family Life Assur Co Of Columbus	LH-STK	GA	30,308,020	1,672,769	70,990	8,228,039	8,225,017
Amer Family Life Ins Co	LH-STK	WI	2,430,180	190,430	495	311,748	306,648
Amer Federation Ins Co	PC-STK	FL	11,979	11,186	1,139	26,549	0
Amer Fidelity Assurance Co	LH-STK	OK	1,931,777	133,520	3,709	411,683	282,803

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					Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Foreign Regulated Entities	Type	Domicile	Assets	Surplus			
Amer Fidelity Life Ins Co	LH-STK	FL	389,036	59,235	271	17,827	17,507
Amer Fire And Casualty Co	PC-STK	OH	315,512	95,048	6,606	109,368	70,343
Amer Franklin Life Ins Co	LH-STK	IL	700,783	43,093	3,814	128,771	121,348
Amer Fraternal Union	FRAT	MN	21,313	917	223	1,467	1,425
Amer Fuji Fire And Marine Ins Co	PC-STK	IL	101,890	69,173	0	0	3,295
Amer General Annuity Ins Co	LH-STK	TX	19,920,701	1,081,206	145,299	4,333,113	4,356,216
Amer General Assurance Co	LH-STK	IL	1,147,531	106,234	13,486	237,885	663,217
Amer General Indemnity Co	PC-STK	NE	26,157	22,167	1,361	15,491	1,623
Amer General Life & Accident Ins Co	LH-STK	TN	8,502,515	367,138	19,825	1,006,059	914,497
Amer General Life Ins Co	LH-STK	TX	10,360,158	1,854,121	58,310	1,537,454	1,472,919
Amer General Life Ins Co Of NY	LH-STK	NY	844,022	43,538	948	86,000	67,375
Amer General Life Ins Co Of PA	LH-STK	PA	36,925	12,499	0	13,914	14,650
Amer General Property Ins Co	PC-STK	TN	73,238	51,347	0	32,773	33,367
Amer Growers Ins Co	PC-STK	NE	104,775	56,759	5,741	222,274	53,674
Amer Guarantee And Liability Ins Co	PC-STK	NY	146,532	146,399	21,358	447,902	0
Amer Hardware Mutual Ins Co	PC-MUT	OH	194,221	89,058	905	52,917	62,637
Amer Health And Life Ins Co	LH-STK	TX	1,048,895	141,388	3,834	228,990	246,969
Amer HealthCare Indemnity Co	PC-STK	DE	72,156	36,021	45	64,397	9,200
Amer Heritage Life Ins Co	LH-STK	FL	1,590,355	159,173	4,866	585,132	579,299
Amer Home Assurance Co	PC-STK	NY	11,417,156	3,627,862	52,510	2,267,702	2,544,054
Amer Income Life Ins Co	LH-STK	IN	884,975	114,145	15,023	279,425	279,276
Amer Ins Co	PC-STK	NE	1,227,393	283,535	12,620	552,691	365,249
Amer International Ins Co	PC-STK	NY	894,826	200,013	42,711	195,593	489,107
Amer International Life Asr Co Of NY	LH-STK	NY	6,361,552	358,209	16,552	696,868	717,316
Amer International South Ins Co	PC-STK	PA	26,979	26,979	91	205,326	0
Amer International Specialty Lines Ins Co	PC-S/L	AK	920,007	293,846	30,161	1,107,980	127,495
Amer Interstate Ins Co	PC-STK	LA	268,873	80,879	2,364	340,338	189,799
Amer Investors Life Ins Co	LH-STK	KS	3,658,822	139,327	31,700	1,050,869	1,016,302
Amer Life Ins Co Of New York	LH-STK	NY	873,707	65,201	108	17,159	27,590
Amer Live Stock Ins Co	PC-STK	IL	60,175	52,254	60	11,585	13,290
Amer Manufacturers Mutual Ins Co	PC-MUT	IL	764,858	254,277	18,940	906,628	212,817
Amer Maturity Life Ins Co	LH-STK	CT	251,072	36,558	179	5,269	5,269
Amer Memorial Life Ins Co	LH-STK	SD	814,320	70,342	5,445	256,979	273,605
Amer Modern Home Ins Co	PC-STK	OH	548,725	151,202	6,454	183,788	305,958
Amer Modern Life Ins Co	LH-STK	OH	39,142	9,964	2,189	36,127	16,526
Amer Motorists Ins Co	PC-STK	IL	1,372,389	420,702	7,260	522,050	399,033
Amer National Fire Ins Co	PC-STK	NY	103,709	26,945	8,730	535,872	32,694
Amer National Ins Co	LH-STK	TX	7,205,473	1,832,113	9,858	847,253	766,220
Amer National Life Ins Of Texas	LH-STK	TX	135,343	51,661	4,882	123,978	119,979
Amer Partners Life Ins Co	LH-STK	AZ	375,561	40,481	2,045	80,308	81,439
Amer Phoenix Life And Reassurance Co	LH-STK	CT	74,915	59,232	0	-6,083	2,094
Amer Pioneer Title Ins Co	TITLE	FL	49,805	20,345	6,962	97,739	97,386
Amer Protection Ins Co	PC-STK	IL	6,786	6,633	8,172	440,586	0
Amer Re-Ins Co	PC-STK	DE	10,221,199	2,165,369	0	36,605	3,165,479

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Amer Reliable Ins Co	PC-STK	AZ	125,470	44,403	981	93,794	47,797
Amer Republic Ins Co	LH-STK	IA	454,522	131,596	564	446,369	411,594
Amer Risk Funding Ins Co	PC-STK	IL	68,963	18,025	100	8,681	22,650
Amer Safety Casualty Ins Co	PC-STK	DE	62,017	23,914	0	54,914	29,524
Amer Security Ins Co	PC-STK	DE	487,535	194,035	22,658	589,755	318,277
Amer Select Ins Co	PC-STK	OH	58,028	31,686	2,040	55,651	17,809
Amer Skandia Life Assurance Corp	LH-STK	CT	30,149,196	342,804	469,846	8,216,167	7,182,958
Amer Slovenian Catholic Union (KSKJ)	FRAT	IL	46,597	6,396	8	4,085	4,039
Amer Spirit Ins Co	PC-STK	IN	17,690	15,114	861	71,286	1,090
Amer States Ins Co	PC-STK	IN	1,694,512	422,668	25,311	658,813	860,260
Amer States Life Ins Co	LH-STK	IN	543,495	72,520	3,551	64,774	60,071
Amer States Preferred Ins Co	PC-STK	IN	183,533	53,682	0	5,728	90,554
Amer Travelers Assurance Co	LH-STK	IA	7,307	6,055	0	13	11
Amer United Life Ins Co	LH-STK	IN	9,595,100	508,669	111,454	1,381,728	1,713,037
Amer Western Home Ins Co	PC-S/L	OK	50,135	28,063	0	18,258	9,271
Amer Zurich Ins Co	PC-STK	IL	70,475	70,474	4,008	372,552	0
Ameribest Life Ins Co	LH-STK	GA	215,251	13,886	3,363	143,853	134,715
Amerin Guaranty Corp	PC-STK	IL	650,779	284,813	5,232	144,890	118,451
Ameritas Life Ins Corp	LH-MUT	NE	2,246,961	487,921	6,799	763,799	772,313
Ameritas Variable Life Ins Co	LH-STK	NE	2,457,426	63,665	11,502	422,721	412,771
Ameritrust Ins Corp	PC-STK	FL	39,190	11,029	0	25,617	10,323
Amerus Life Ins Co	LH-STK	IA	4,427,679	218,452	15,491	549,687	509,102
Amex Assurance Co	PC-STK	IL	378,369	180,744	13,518	269,575	138,151
Amguard Ins Co	PC-STK	PA	110,379	28,164	0	55,465	60,208
Amica Life Ins Co	LH-STK	RI	560,226	81,116	371	67,570	60,191
Amica Mutual Ins Co	PC-MUT	RI	3,007,011	1,661,345	11,063	925,017	922,066
Amwest Surety Ins Co	PC-STK	NE	106,201	25,755	1,608	102,749	42,636
Anchor National Life Ins Co	LH-STK	AZ	25,868,570	719,946	62,374	4,005,146	3,871,308
Anesthesiologists Professional Assur Co	PC-STK	FL	49,668	15,923	78	10,790	22,750
Annuity Investors Life Ins Co	LH-STK	OH	802,777	23,088	26,189	382,431	382,331
Anthem Alliance Health Ins Co	LH-STK	TX	240,758	62,382	35,243	405,727	84,418
Anthem Life Ins Co Of Indiana	LH-STK	IN	252,264	65,096	118	130,883	105,364
Appalachian Ins Co	PC-S/L	RI	68,176	47,179	6	629	16,559
Argonaut Great Central Ins Co	PC-STK	IL	104,083	37,878	4,440	38,753	33,452
Argonaut Ins Co	PC-STK	CA	1,174,749	361,655	49	72,108	119,993
Argonaut Midwest Ins Co	PC-STK	IL	200,935	144,228	291	42,732	8,608
Arkwright Ins Co	PC-STK	MA	352,443	309,479	0	411	24,259
Armed Forces Ins Exchange	PC-RECI	KS	166,028	112,232	324	57,444	47,597
Asset Guaranty Ins Co	PC-STK	NY	327,610	105,825	0	40,973	42,946
Assoc Of Lithuanian Workers	FRAT	NY	872	291	5	32	32
Associated Indemnity Corp	PC-STK	CA	117,891	39,389	6,402	202,363	31,761
Associated International Ins Co	PC-S/L	CA	257,605	59,940	9	17,632	-2,807
Associates Financial Life Ins Co	LH-STK	TN	1,378,458	389,531	225	122,265	165,835
Associates Ins Co	PC-STK	IN	531,309	272,048	1,835	115,902	133,434

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Assurance Co Of Amer	PC-STK	NY	14,603	14,580	17,229	654,276	0
Assurity Life Ins Co	LH-STK	NE	120,053	23,669	25,411	41,727	80,576
Athena Assurance Co	PC-STK	MN	164,181	60,723	1,214	39,257	39,004
Atlanta Life Ins Co	LH-STK	GA	194,005	17,058	579	11,355	32,552
Atlantic Ins Co	PC-STK	TX	41,782	19,146	36	7,003	14,608
Atlantic Mutual Ins Co	PC-MUT	NY	1,198,189	471,706	12,001	623,051	406,060
Atlantic Specialty Ins Co	PC-STK	NY	100,917	35,432	0	19,993	36,915
Atlas Assurance Co Of Amer	PC-STK	NY	920,884	372,569	0	382	314,544
Attorneys' Title Ins Fund, Inc	TITLE	FL	135,081	46,822	0	190,053	190,308
Aurora National Life Assurance Co	LH-STK	CA	4,010,923	236,394	253	107,691	73,320
AUSA Life Ins Co	LH-STK	NY	11,678,510	450,506	4,926	1,598,270	1,600,464
Automobile Ins Co Of Hartford, CT	PC-STK	CT	762,034	216,150	2,678	289,421	164,214
Avemco Ins Co	PC-STK	MD	165,159	85,948	18,771	379,377	94,515
Avomark Ins Co	PC-STK	IN	21,099	7,944	0	2,904	7,034
AXA Global Risks US Ins Co	PC-STK	NY	217,544	63,653	2,859	26,331	3,855
AXA Nordstern Art Ins Corp	PC-STK	NY	52,906	23,339	369	23,987	22,503
AXA Re Amer Ins Co	PC-STK	DE	38,332	35,764	0	0	2,606
AXA Re Life Ins Co	LH-STK	DE	182,628	98,739	0	0	43,053
AXA Reins Co	PC-STK	DE	784,230	285,821	0	43,706	275,768
Badger Mutual Ins Co	PC-MUT	WI	77,465	24,111	5,399	55,239	50,742
Balboa Ins Co	PC-STK	CA	397,094	207,595	6,823	166,424	214,409
Balboa Life Ins Co	LH-STK	CA	239,465	147,691	629	20,516	-5,007
Baltimore Life Ins Co	LH-STK	MD	521,393	54,868	5,185	131,265	73,236
Bancinsure, Inc	PC-STK	OK	58,402	23,122	0	21,898	17,126
Bankers Life And Casualty Co	LH-STK	IL	4,960,103	402,308	145,387	1,848,234	1,836,150
Bankers Life Ins Co Of NY	LH-STK	NY	382,852	23,695	227	63,185	46,011
Bankers Multiple Line Ins Co	PC-STK	IL	15,804	14,242	0	1,541	0
Bankers National Life Ins Co	LH-STK	TX	1,108,333	132,364	751	118,939	116,020
Bankers Standard Ins Co	PC-STK	PA	92,320	18,525	725	52,492	27,601
Bankers United Life Assurance Co	LH-STK	IA	2,778,851	163,955	1,025	201,440	195,201
Banner Life Ins Co	LH-STK	MD	970,181	222,770	8,014	231,869	150,876
Baptist Life Assoc	FRAT	NY	19,346	807	146	1,574	1,424
Bar Plan Mutual Ins Co, The	PC-MUT	MO	36,234	18,283	0	8,854	5,928
Bay State Ins Co	PC-STK	MA	173,447	125,940	0	369	34,185
BCS Ins Co	PC-STK	OH	160,986	100,803	2,980	135,493	51,499
BCS Life Ins Co	LH-STK	IL	111,917	58,033	77,305	81,924	79,773
Beneficial Life Ins Co	LH-STK	UT	1,987,008	164,462	443	234,834	239,223
Berkley Regional Ins Co	PC-STK	DE	1,079,453	275,821	688	5,446	854,020
Berkshire Hathaway Life Ins Co Of NE	LH-STK	NE	1,463,176	455,926	0	1,099	849
Berkshire Life Ins Co	LH-MUT	MA	1,555,275	121,858	840	250,662	232,382
Best Life & Health Ins Co	LH-STK	TX	14,757	7,227	75	45,707	19,921
Birmingham Fire Ins Co Of PA	PC-STK	PA	1,639,015	554,123	2,072	47,829	333,878
Bituminous Casualty Corp	PC-STK	IL	511,738	174,944	4,339	197,440	130,823
Bituminous Fire And Marine Ins Co	PC-STK	IL	222,284	66,297	1,911	40,131	73,508

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Boston Mutual Life Ins Co	LH-MUT	MA	556,062	50,812	2,271	209,882	163,545
Boston Old Colony Ins Co	PC-STK	MA	69,527	22,655	0	158,497	19,375
Brokers National Life Assur Co	LH-STK	AR	15,861	7,004	2,394	34,977	34,951
Brotherhood Mutual Ins Co	PC-MUT	IN	129,788	55,084	12,187	103,926	76,408
Buckeye State Mutual Ins Co	PC-MUT	OH	28,991	9,952	749	28,819	23,674
Buckeye Union Ins Co	PC-STK	OH	963,238	347,797	5,092	73,079	271,244
Burlington Ins Compnay	PC-S/L	NC	67,162	30,036	1,158	38,627	21,977
Business Men's Assur Co Of Amer	LH-STK	MO	2,716,254	286,002	14,052	337,206	387,392
C.M. Life Ins Co	LH-STK	CT	4,601,995	146,682	141,530	2,409,742	2,304,186
Caliber One Indemnity Co	PC-S/L	DE	112,109	42,859	959	93,370	15,755
California Indemnity Ins Co	PC-STK	CA	259,679	108,178	0	179,980	113,345
Cambridge Mutual Fire Ins Co	PC-MUT	MA	283,200	168,681	0	71,319	79,766
Camico Mutual Ins Co	PC-MUT	CA	83,701	26,074	68	22,318	17,354
Canal Indemnity Co	PC-S/L	DE	28,868	28,286	149	15,002	0
Canal Ins Co	PC-STK	SC	612,032	400,957	0	182,621	162,565
Capital Markets Assurance Corp	PC-STK	NY	108,357	93,428	0	55,385	0
Capitol Bankers Life Ins Co	LH-STK	CT	31,178	22,104	31	8,193	-105,484
Capitol Indemnity Corp	PC-STK	WI	245,238	107,917	3,355	100,104	93,892
Capitol Life Ins Co	LH-STK	CO	385,281	14,817	0	0	0
Carolina Casualty Ins Co	PC-STK	FL	179,614	47,465	2,380	91,102	70,106
Casualty Reciprocal Exchange	PC-RECIP	MO	168,720	30,964	2,897	127,859	83,088
Caterpillar Ins Co	PC-STK	MO	8,253	8,194	0	0	0
Catholic Family Life Ins	FRAT	WI	213,402	16,200	204	15,528	15,000
Catholic Knights Ins Society	FRAT	WI	541,364	49,813	80	33,981	33,227
Catholic Knights Of Amer	FRAT	MO	46,773	2,742	20	3,678	3,398
Catholic Ladies Of Columbia	FRAT	OH	17,844	1,116	0	1,157	1,152
Catholic Order Of Foresters	FRAT	IL	416,420	45,240	1,763	39,955	38,860
Celina Mutual Ins Co	PC-MUT	OH	24,895	8,105	0	17,662	15,537
Celtic Ins Co	LH-STK	IL	113,134	52,313	1,476	183,777	108,607
Centennial Ins Co	PC-STK	NY	640,696	116,823	4,058	257,870	295,316
Central Benefits National Life Ins Co	LH-STK	OH	20,163	9,520	1,372	49,600	27,774
Central Mutual Ins Co	PC-MUT	OH	522,948	220,929	44	126,445	232,422
Central National Life Ins Co Of Omaha	LH-STK	DE	11,293	11,005	-90	-19,489	0
Central Security Life Ins Co	LH-STK	TX	86,668	6,359	13	8,864	4,652
Central States Health & Life Of Omaha	LH-MUT	NE	295,895	75,383	1,431	179,330	132,073
Central States Indemnity Co Of Omaha	PC-STK	NE	243,974	188,734	6,729	155,564	92,315
Centre Ins Co	PC-STK	DE	381,444	86,022	0	70,754	32,945
Centre Life Ins Co	LH-STK	MA	1,774,601	59,123	1,551	59,242	229,161
Centris Ins Co	PC-S/L	IN	26,982	23,644	0	30	2,324
Centurion Life Ins Co	LH-STK	MO	889,102	678,051	53	47,560	67,688
Century Indemnity Co	PC-STK	PA	1,285,224	173,523	0	-419	-2,556
Century Surety Co	PC-S/L	OH	88,732	29,511	595	38,636	31,911
CGU Ins Co	PC-STK	PA	5,521,102	1,441,677	9,183	631,479	2,198,783
CGU Ins Co of New Jersey	PC-STK	NJ	650,012	300,680	312	165,757	175,903

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
CGU Life Ins Co of America	LH-STK	DE	2,428,788	161,778	1,199	360,463	140,629
Charter National Life Ins Co	LH-STK	IL	564,606	22,190	212	10,670	0
Charter Oak Fire Ins Co	PC-STK	CT	652,562	168,832	7,505	670,476	153,504
Chartwell Ins Co	PC-STK	CT	454,883	214,191	0	0	65,733
Chesapeake Life Ins Co	LH-STK	OK	40,940	6,615	6	8,055	4,472
Chicago Ins Co	PC-STK	IL	239,944	81,893	8,652	307,320	47,641
Chicago Title Ins Co	TITLE	MO	698,432	165,306	28,238	1,019,055	1,018,204
Chubb Custom Ins Co	PC-S/L	DE	109,465	35,733	1,160	122,354	29,427
Chubb Indemnity Ins Co	PC-STK	NY	85,694	17,040	1,738	135,874	31,817
Chubb Natl Ins Co	PC-STK	IN	78,627	17,252	0	14,691	31,817
Church Ins Co	PC-STK	NY	97,593	19,807	611	28,559	18,164
Church Mutual Ins Co	PC-MUT	WI	496,442	161,028	10,830	260,422	207,303
CIGNA Life Ins Co	LH-STK	CT	73,327	16,307	0	601	601
Cincinnati Casualty Co	PC-STK	OH	287,087	273,541	13,521	156,471	0
Cincinnati Indemnity Co	PC-STK	OH	56,514	52,804	755	33,797	0
Cincinnati Ins Co	PC-STK	OH	6,043,463	3,168,824	91,632	1,753,876	1,881,112
Cincinnati Life Ins Co	LH-STK	OH	1,545,474	411,136	4,595	152,026	128,882
Citicorp International Trade Indemnity	PC-S/L	NJ	54,956	46,888	0	17,977	1,072
Citicorp Life Ins Co	LH-STK	AZ	948,048	599,054	63	27,249	67,621
Citizens Ins Co of Ohio	PC-STK	OH	9,415	9,297	18,852	49,352	0
Citizens Ins Co of The Midwest	PC-STK	IN	9,654	9,609	7,087	9,052	0
Civic Property and Casualty Co	PC-STK	CA	147,508	37,647	5,807	9,762	101,120
Clarendon Natl Ins Co	PC-STK	NJ	542,587	281,983	3,944	1,110,270	123,649
Clarica Life Ins Co - U.S.	LH-STK	ND	1,918,361	136,261	13,872	283,145	259,365
CMG Mortgage Ins Co	PC-STK	WI	114,490	54,500	1,477	33,385	30,303
CNA Rein Company, Ltd	REIN	NY	718,782	38,778	0	0	197,764
College Life Ins Co Of Amer	LH-STK	TX	658,231	56,320	570	133,158	104,210
Cologne Reins Co Of Amer	PC-STK	CT	81,951	44,918	0	0	89
Colonial Amer Casualty & Surety Co	PC-STK	MD	17,456	17,456	119	31,453	0
Colonial Life & Accident Ins Co	LH-STK	SC	1,095,283	156,246	10,986	619,580	585,886
Colonial Penn Franklin Ins Co	PC-STK	PA	590,503	247,035	239	209,736	234,783
Colonial Penn Ins Co	PC-STK	PA	1,060,408	493,044	2,582	248,936	294,329
Colony Ins Co	PC-S/L	VA	114,094	38,949	1,385	67,644	39,176
Colorado Bankers Life Ins Co	LH-STK	CO	100,128	24,394	751	28,554	28,791
Columbia Casualty Co	PC-S/L	IL	729,908	233,093	6,137	255,308	158,918
Columbia Universal Life Ins Co	LH-STK	TX	198,909	21,080	4,199	243,587	-266,291
Columbian Life Ins Co	LH-STK	IL	133,131	19,213	447	40,669	41,070
Columbian Mutual Life Ins Co	LH-MUT	NY	375,543	33,116	65	59,242	44,393
Columbus Life Ins Co	LH-STK	OH	2,109,623	352,836	10,129	159,514	145,995
Combined Ins Co Of Amer	LH-STK	IL	3,335,421	453,804	27,580	1,226,983	1,171,896
Commerce And Industry Ins Co	PC-STK	NY	3,081,064	944,452	5,254	236,045	667,757
Commercial Casualty Ins Co	PC-STK	CA	27,999	15,038	0	17,932	8,816
Commercial Ins Co Of Newark, NJ	PC-STK	NJ	202,514	85,317	-1	95,475	51,666
Commercial Travelers Mutual Ins Co	LH-MUT	NY	35,393	12,433	249	18,449	29,589

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Commercial Underwriters Ins Co	PC-S/L	CA	194,185	86,104	33	32,663	11,286
Commercial Union Ins Co	PC-STK	MA	1,852,751	412,787	5,155	778,220	791,562
Commonwealth Land Title Ins Co	TITLE	PA	487,130	100,451	14,266	634,563	634,484
Commonwealth National Life Ins Co	LH-STK	MS	2,233	2,107	0	0	0
Companion Life Ins Co	LH-STK	SC	54,976	32,731	3,232	115,366	34,552
Computer Ins Co	PC-STK	RI	33,879	25,970	125	11,951	15,771
Congress Life Ins Co	LH-STK	AZ	5,776	5,682	0	0	0
Connecticut General Life Ins Co	LH-STK	CT	69,004,479	2,058,752	261,703	15,004,784	15,551,538
Connecticut Indemnity Co	PC-STK	CT	352,121	64,329	11,733	433,490	134,724
Connecticut Specialty Ins Co	PC-S/L	CT	90,389	22,258	391	10,372	22,080
Connie Lee Ins Co	PC-STK	WI	183,273	98,031	0	0	-733
Conseco Annuity Assurance Co	LH-STK	IL	7,337,187	422,938	34,303	814,414	806,283
Conseco Direct Life Ins Co	LH-STK	PA	919,939	52,519	6,897	139,234	217,557
Conseco Health Ins Co	LH-STK	AZ	1,391,301	106,161	3,950	304,371	304,643
Conseco Life Ins Co	LH-STK	IN	3,491,486	200,197	6,459	477,494	421,581
Conseco Medical Ins Co	LH-STK	IL	477,787	50,513	8,990	429,104	424,711
Conseco Senior Health Ins Co	LH-STK	PA	2,317,600	202,125	9,552	490,239	500,193
Conseco Variable Ins Co	LH-STK	TX	3,458,374	101,978	74,981	945,127	939,192
Consolidated Ins Co	PC-STK	IN	136,736	37,100	7,774	64,581	56,333
Constitution Ins Co	PC-STK	NY	87,406	49,012	1	20,353	26,944
Constitution Life Ins Co	LH-STK	TX	23,128	6,377	84	25,376	153
Continental Assurance Co	LH-STK	IL	10,011,196	1,273,699	40,124	2,813,387	3,223,057
Continental Casualty Co	PC-STK	IL	23,008,170	6,354,895	99,210	3,018,414	4,848,264
Continental General Ins Co	LH-STK	NE	313,799	42,478	5,412	285,663	205,317
Continental Ins Co	PC-STK	NH	1,833,306	835,520	52,457	1,471,620	322,910
Continental Life Ins Co of Brentwood, TN	LH-STK	TN	54,265	18,731	1,307	66,964	66,200
Continental National Indemnity Co	PC-STK	OH	37,452	10,595	597	45,358	21,665
Continental Reins Corp	PC-STK	CA	252,029	232,784	0	0	6,458
Continental Western Ins Co	PC-STK	IA	54,488	31,730	0	180,988	-81,843
Contractors Bonding And Ins Co	PC-STK	WA	71,948	24,178	101	52,540	38,750
Coregis Indemnity Co	PC-S/L	IL	87,693	68,840	0	961	383
Coregis Ins Co	PC-STK	IN	812,112	175,489	4,900	248,919	176,649
Corporate Health Ins Co	LH-STK	PA	263,232	86,360	481	254,605	1,340,145
Country Casualty Ins Co	PC-STK	IL	50,120	48,610	0	16,852	0
Country Investors Life Assurance Co	LH-STK	IL	1,020,854	82,654	22	50,880	50,561
Country Life Ins Co	LH-STK	IL	4,027,293	804,977	322	408,750	406,019
Country Mutual Ins Co	PC-MUT	IL	1,899,031	945,887	0	708,686	861,135
Country Preferred Ins Co	PC-STK	IL	14,637	12,864	0	25,482	0
Cova Financial Service Life Ins Co	LH-STK	MO	4,630,279	79,457	6,277	529,559	833,595
Coventry Health And Life Ins Co	LH-STK	TX	102,759	39,622	0	358,546	356,531
Credit General Ins Co	PC-STK	OH	147,282	8,800	144	73,217	45,694
Croatian Catholic Union Of The USA	FRAT	IN	7,376	524	3	233	233
Croatian Fraternal Union Of Amer	FRAT	PA	180,771	9,710	421	8,915	8,891
Crum & Forster Indemnity Co	PC-STK	NY	31,403	9,094	1,119	46,971	6,783

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
CSA Fraternal Life	FRAT	IL	105,622	7,119	228	21,365	21,313
CUMIS Ins Society	PC-STK	WI	709,352	237,568	15,440	275,136	295,978
CUNA Mutual Ins Society	LH-MUT	WI	2,284,860	574,572	76,014	1,230,103	1,192,922
CUNA Mutual Life Ins Co	LH-MUT	IA	5,138,706	218,942	51,027	780,156	815,398
Czech Catholic Union	FRAT	OH	8,970	2,991	2	335	335
Dairyland Ins Co	PC-STK	WI	738,072	216,623	9,727	413,061	250,314
Dealers Assurance Co	PC-STK	OH	23,087	10,078	282	6,318	6,050
Deerbrook Ins Co	PC-STK	IL	32,263	28,873	0	143,671	0
Deerfield Ins Co	PC-STK	IL	69,490	28,673	524	6,478	3,352
Degree Of Honor Protective Assoc	FRAT	MN	114,978	6,533	183	7,930	7,557
Delaware Amer Life Ins Co	LH-STK	DE	91,737	22,609	132	22,193	17,165
Delta Life And Annuity Co	LH-STK	IA	1,575,561	86,844	441	247,532	247,453
Dentists Ins Co	PC-STK	CA	195,125	107,452	0	24,927	22,863
Depositors Ins Co	PC-STK	IA	35,712	35,706	0	127,592	0
Diamond State Ins Co	PC-STK	IN	78,951	53,515	4,125	106,129	13,955
Discover Prop & Cas Ins Co	PC-STK	IL	78,331	26,240	0	362	19,502
Discover Specialty Ins Co	PC-S/L	IL	69,016	17,306	0	51	27,488
Doctors' Co, An Interinsurance Exchange	PC-RECIP	CA	989,039	381,085	902	193,450	218,218
Eagle Amer Ins Co	PC-STK	OH	13,147	10,583	173	38,386	1,090
Economy Fire & Casualty Co	PC-STK	IL	697,496	262,727	0	115,795	363,334
Eden Park Ins Co	PC-S/L	IN	21,746	19,160	28	813	1,090
Educators Mutual Life Ins Co	LH-MUT	PA	105,726	56,994	451	105,953	103,083
Elevators Mutual Ins Co	PC-MUT	OH	12,455	9,646	134	4,254	2,878
Emcasco Ins Co	PC-STK	IA	148,503	30,511	9,627	177,847	72,806
Empire Fire And Marine Ins Co	PC-STK	NE	132,186	131,452	20,765	355,267	-50,259
Empire General Life Assur Corp	LH-STK	TN	94,003	28,780	1,332	117,330	14,083
Empire Indemnity Ins Co	PC-S/L	OK	29,445	29,445	1,184	59,835	0
Employees Life Co (Mutual)	LH-MUT	IL	141,355	12,498	2,738	45,896	47,520
Employers' Fire Ins Co	PC-STK	MA	204,536	45,433	735	171,627	87,951
Employers Health Ins Co	LH-STK	WI	884,934	347,966	48,569	2,565,944	2,562,989
Employers Ins Of Wausau, A Mutual Co	PC-MUT	WI	4,024,803	744,542	20,595	678,032	1,225,233
Employers Modern Life Co	LH-STK	IA	223,163	31,474	231	47,604	44,242
Employers Mutual Casualty Co	PC-MUT	IA	1,335,514	526,262	18,245	483,832	530,312
Employers Reassurance Corp	LH-STK	KS	4,201,866	617,749	0	6,242	741,958
Employers Reins Corp	PC-STK	MO	10,262,144	4,050,102	9,291	245,188	2,227,138
Employes' Mutual Benefit Assoc	FRAT	WI	770	282	18	449	449
Epic Life Ins Co	LH-STK	WI	25,482	17,271	0	25,213	11,304
Equitable Life Assur Society Of The US	LH-STK	NY	89,925,177	5,341,925	574,489	10,768,610	10,675,318
Equitable Life Ins Co Of Iowa	LH-STK	IA	5,973,097	598,667	14,430	773,852	2,514,026
Equitable Of Colorado, Inc.	LH-STK	CO	472,157	61,278	2,199	75,707	25,596
Equitable Reserve Assoc	FRAT	WI	94,995	18,486	119	6,904	6,696
Equitrust Life Ins Co	LH-STK	IA	85,094	30,960	50	21,239	23,832
ERC Life Reins Corp	LH-STK	MO	2,891,185	1,844,974	0	177	168,395
Essex Ins Co	PC-S/L	DE	388,426	81,048	2,609	175,904	256,496

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Euler Amer Credit Indemnity Co	PC-STK	NY	197,244	88,428	785	119,652	52,926
Evanston Ins Co	PC-S/L	IL	701,302	163,448	7,247	285,631	256,860
Everest National Ins Co	PC-STK	AZ	94,273	51,167	1,149	188,866	23,538
Everest Reins Co	PC-STK	DE	4,805,251	1,272,689	0	8,750	1,211,773
Evergreen National Indemnity Co	PC-STK	OH	27,915	13,556	583	40,641	5,983
Exact Property and Casualty Co	PC-STK	CA	147,443	37,709	0	3,104	101,120
Excess Reins Co	PC-STK	DE	80,874	42,167	0	0	11,919
Executive Risk Indemnity	PC-STK	DE	1,311,292	306,193	6,723	409,077	489,954
Executive Risk Specialty Ins Co	PC-S/L	CT	92,013	28,564	2,802	116,252	14,149
Factory Mutual Ins Co	PC-MUT	RI	4,262,554	2,440,056	29,950	975,236	788,856
Fairfield Ins Co	PC-STK	CT	52,766	25,846	883	64,022	-2,958
Fairmont Ins Co	PC-STK	CA	22,423	21,481	3,463	108,870	0
Family Life Ins Co	LH-STK	WA	121,360	23,788	1,305	44,330	38,779
Family Service Life Ins Co	LH-STK	TX	688,091	70,623	6	2,884	2,884
Farmers Alliance Mutual Ins Co	PC-MUT	KS	162,923	74,306	941	200,310	110,499
Farmers And Traders Life Ins Co	LH-MUT	NY	407,250	25,783	245	44,755	44,020
Farmers Ins Exchange	PC-RECIP	CA	8,390,494	2,245,702	195,572	3,412,412	5,232,962
Farmers Mutual Hail Ins Co Of Iowa	PC-MUT	IA	200,405	119,924	1,316	81,413	89,235
Farmers Mutual Ins Co Of Nebraska	PC-MUT	NE	221,200	127,827	0	120,147	112,796
Farmers New World Life Ins Co	LH-STK	WA	5,099,841	1,090,597	8,220	614,360	586,267
Farmington Casualty Co	PC-STK	CT	782,844	192,496	10	112,583	178,509
Farmland Mutual Ins Co	PC-MUT	IA	190,142	70,701	1,084	86,487	93,449
Federal Home Life Ins Co	LH-STK	IN	2,310,142	797,999	3,594	56,812	49,418
Federal Ins Co	PC-STK	IN	12,270,331	3,394,917	94,841	3,146,516	3,878,682
Federal Kemper Life Assur Co	LH-STK	IL	2,263,454	209,833	15,014	687,145	393,112
Federal Life Ins Co (Mutual)	LH-MUT	IL	224,967	44,775	191	15,632	16,121
Federated Life Ins Co	LH-STK	MN	760,721	155,377	7,012	118,537	114,654
Federated Mutual Ins Co	PC-MUT	MN	2,463,666	1,042,561	26,260	907,903	796,322
Federated Rural Electric Ins Exchange	PC-RECIP	KS	132,405	44,693	1,077	57,515	39,082
Federated Service Ins Co	PC-STK	MN	207,304	52,380	234	31,183	116,029
Federation Life Ins Of Amer	FRAT	WI	6,801	1,262	12	292	274
FFG Ins Co	PC-STK	TX	29,173	18,862	31	5,639	5,639
Fidelity & Casualty Co Of New York	PC-STK	NH	500,884	293,521	4,383	198,348	90,415
Fidelity & Deposit Co Of Maryland	PC-STK	MD	180,012	157,279	5,075	375,489	0
Fidelity & Guaranty Ins Co	PC-STK	IA	14,907	14,887	2,296	326,304	0
Fidelity & Guaranty Ins Underwriters, Inc	PC-STK	WI	48,266	47,932	4,084	239,240	0
Fidelity & Guaranty Life Ins Co	LH-STK	MD	5,005,511	244,395	74,055	1,154,529	1,070,313
Fidelity Investments Life Ins Co	LH-STK	UT	13,377,647	289,840	108,053	2,201,511	2,171,797
Fidelity Life Association	LH-MUT	IL	615,342	217,406	1,351	24,743	17,407
Fidelity Life Ins Co	LH-STK	PA	7,990	7,990	0	0	0
Fidelity National Title Ins Co	TITLE	CA	245,771	69,965	0	426,824	426,647
Fidelity National Title Ins Co Of NY	TITLE	NY	202,161	51,258	17,570	314,530	314,941
Fidelity Security Life Ins Co	LH-STK	MO	403,648	42,702	3,504	190,619	110,303
Financial American Life Ins Co	LH-STK	IL	13,057	10,367	1,662	4,602	235

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Financial Benefit Life Ins Co	LH-STK	KS	343,570	14,978	788	10,528	10,515
Financial Guaranty Ins Co	PC-STK	NY	2,651,757	1,089,826	1,221	102,323	84,141
Financial Indemnity Co	PC-STK	CA	40,509	26,093	0	120,444	13,549
Financial Security Assur Inc	PC-STK	NY	2,010,986	797,369	1,005	325,611	137,238
Fire & Casualty Ins Co Of Connecticut	PC-STK	CT	199,222	41,934	10,060	228,337	67,362
Fire Ins Exchange	PC-RECI	CA	1,263,395	307,805	54,569	1,377,479	758,400
Fireman's Fund Ins Co	PC-STK	CA	9,350,452	1,800,884	19,847	1,737,319	2,378,883
Fireman's Fund Ins Co Of Nebraska	PC-STK	NE	86,895	30,802	1	59,876	59,673
Fireman's Fund Ins Co Of Ohio	PC-S/L	OH	40,428	24,458	277	23,111	6,352
Fireman's Fund Ins Co Of Wisconsin	PC-STK	WI	24,278	16,229	1,353	31,948	3,176
Firemen's Ins Co Of Newark, NJ	PC-STK	NJ	1,112,217	424,975	1,271	142,739	297,077
First Allmerica Financial Life Ins Co	LH-STK	MA	7,813,742	528,467	31,725	2,037,618	2,093,557
First Amer Ins Co	PC-STK	MO	63,472	36,478	145	87,335	24,218
First Amer Title Ins Co	TITLE	CA	944,758	406,777	53,514	1,413,494	1,413,896
First American Title Ins Co of New York	TITLE	NY	86,359	48,775	0	93,436	93,292
First Catholic Slovak Ladies Assoc of The USA	FRAT	OH	279,682	67,147	30	6,978	6,959
First Catholic Slovak Union Of The USA	FRAT	OH	119,379	5,983	147	4,113	4,097
First Colony Life Ins Co	LH-STK	VA	12,302,363	786,142	25,720	1,613,433	1,410,525
First Community Ins Co	PC-STK	NY	19,369	9,658	273	41,302	10,684
First Financial Ins Co	PC-STK	IL	228,452	87,844	144	63,704	58,071
First Health Life & Health Ins Co	LH-STK	TX	41,188	11,003	141	12,063	6,736
First Investors Life Ins Co	LH-STK	NY	1,276,005	54,108	4,438	173,325	172,844
First Liberty Ins Corp	PC-STK	IA	36,160	17,451	171	96,952	7,347
First Mercury Ins Co	PC-STK	IL	64,173	20,342	0	930	22,326
First National Ins Co Of Amer	PC-STK	WA	199,290	64,812	2,982	291,395	90,554
First Penn-Pacific Life Ins Co	LH-STK	IN	1,418,483	71,400	9,260	270,069	162,421
First Pyramid Ins Co Of Amer	LH-STK	AR	16,954	7,164	0	7,045	6,809
First Rehabilitation Life Ins Co of Amer	LH-STK	NY	58,804	28,244	0	55,033	23,599
First Specialty Ins Corp	PC-S/L	MO	94,907	29,202	2,968	82,565	46,028
First Variable Life Ins Co	LH-STK	AR	416,417	23,956	1,854	68,920	68,813
Florida Physicians Ins Co, Inc	PC-STK	FL	360,319	91,594	0	108,030	127,378
Florists' Mutual Ins Co	PC-MUT	IL	103,400	35,237	1,595	52,493	43,720
Folksamerica Reins Co	PC-STK	NY	1,848,978	443,928	0	6,247	332,691
Forest Products Ins Exchange	PC-RECI	MN	5,551	11	0	3,151	1,299
Forestview Mortgage Ins Co	PC-STK	CA	114,198	113,322	0	0	0
Forethought Life Assurance Co	LH-STK	IN	8,003	6,820	0	-29	-11
Forethought Life Ins Co	LH-STK	IN	2,680,589	230,864	7,858	503,532	503,239
Fort Dearborn Life Ins Co	LH-STK	IL	743,528	146,867	7,414	310,131	350,986
Fortis Benefits Ins Co	LH-STK	MN	9,115,942	433,955	133,731	2,416,409	2,418,545
Fortis Ins Co	LH-STK	WI	1,098,182	124,970	40,971	977,451	181,978
Founders Ins Co	PC-STK	IL	110,981	40,336	3,034	67,628	66,779
Franklin Life Ins Co	LH-STK	IL	6,003,470	426,642	11,084	295,847	296,790
Freedom Life Ins Co Of Amer	LH-STK	MS	35,580	6,002	1,179	51,663	43,519
Fremont Casualty Ins Co	PC-STK	IL	285,543	34,175	12,588	167,007	20,687

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Fremont Compensation Ins Co	PC-STK	CA	47,917	10,421	8,896	334,435	20,453
Fremont Indemnity Co	PC-STK	CA	706,747	208,690	11,022	100,103	-435,517
Fremont Industrial Indemnity Co	PC-STK	CA	81,015	13,152	3,122	461,743	102,614
Frontier Ins Co	PC-STK	NY	469,114	16,050	3,053	266,449	275,695
Frontier National Life Ins Co	LH-STK	OH	15,727	8,078	248	1,145	1,145
Frontier Pacific Ins Co	PC-S/L	CA	78,782	10,237	184	46,559	36,171
Fulcrum Ins Co	PC-S/L	AZ	31,883	27,432	1,086	55,430	1,329
Garden State Life Ins Co	LH-STK	TX	100,588	46,557	688	29,412	26,899
Garrison Prop & Cas Assoc	PC-RECI	TX	10,377	10,215	0	165	148
GE Life and Annuity Assurance Co	LH-STK	VA	21,275,334	592,878	167,000	5,360,531	5,223,856
GE Rein Corp	PC-STK	IL	2,867,302	772,959	0	89	1,096,434
GE Residential Mortgage Ins Corp Of NC	PC-STK	NC	138,344	109,200	26	910	7,130
GEICO General Ins Co	PC-STK	MD	120,319	58,782	0	2,412,654	0
GEICO Indemnity Co	PC-STK	MD	1,678,978	596,395	57,028	816,990	1,303,737
GenAm Benefits Ins Co	LH-STK	IL	13,154	12,766	0	13	0
General & Cologne Life Re of Amer	LH-STK	CT	1,404,018	166,381	0	0	857,133
General Accident Ins Co	PC-STK	PA	668,755	151,151	727	484,414	285,842
General Agents Ins Co Of Amer	PC-S/L	OK	197,795	72,383	315	61,356	84,514
General Amer Life Ins Co	LH-STK	MO	11,966,260	986,165	34,896	1,613,034	1,175,440
General Casualty Co Of Wisconsin	PC-STK	WI	1,057,406	406,938	5,273	267,203	454,415
General Elec Home Equity Ins Corp Of NC	PC-STK	NC	13,507	13,207	0	0	0
General Electric Capital Assur Co	LH-STK	DE	20,637,526	2,369,569	175,001	2,607,469	3,336,778
General Electric Mortgage Ins Corp	PC-STK	NC	3,392,662	960,320	13,790	647,386	570,288
General Electric Mortgage Ins Corp Of NC	PC-STK	NC	302,062	234,204	3	356	18,133
General Fidelity Life Ins Co	LH-STK	CA	306,001	162,150	0	19,518	21,872
General Ins Co Of Amer	PC-STK	WA	2,006,881	501,426	9,040	377,631	1,041,367
General Life Ins Co	LH-STK	TX	194,556	9,316	204	16,547	8,433
General Reins Corp	PC-STK	DE	15,466,943	4,436,538	467	13,403	3,260,803
General Security Ins Co	PC-STK	NY	57,979	33,925	1,359	107,743	9,742
General Security Property & Casualty Co	PC-STK	NY	23,235	16,735	7	32,465	2,761
General Star Indemnity Co	PC-S/L	CT	851,548	373,159	6,252	272,069	203,865
General Star National Ins Co	PC-STK	OH	300,576	141,273	562	59,382	40,356
Generali	PC-USB	NY	239,511	89,653	50	72,456	63,131
Genesis Indemnity Ins Co	PC-S/L	ND	51,827	41,864	900	30,313	2,096
Genesis Ins Co	PC-STK	CT	197,713	75,226	2,350	122,854	29,420
Gerber Life Ins Co	LH-STK	NY	482,082	80,875	18,299	306,775	163,687
Gerling Amer Ins Co	PC-STK	NY	283,536	85,107	1,893	82,948	971
Gerling Global Life Ins Co	LH-USB	CA	40,532	23,798	0	0	6,238
Gerling Global Life Rein Co	LH-STK	CA	216,362	39,880	0	0	53,987
Gerling Global Rein Corp of Amer	PC-STK	NY	2,119,061	487,912	0	0	870,624
Gerling Global Reins Corp	PC-USB	NY	424,924	130,278	0	0	1,340
Germantown Ins Co	PC-STK	PA	30,806	22,359	0	8,411	8,057
Germantown Mutual Ins Co	PC-MUT	WI	31,611	19,327	311	17,078	11,888
Glenbrook Life And Annuity Co	LH-STK	AZ	1,910,147	147,081	71,805	1,582,001	0

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					Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Foreign Regulated Entities	Type	Domicile	Assets	Surplus			
Glens Falls Ins Co	PC-STK	DE	66,464	22,669	-13	72,460	19,375
Globe Indemnity Co	PC-STK	DE	1,544,555	469,921	1,871	112,064	431,614
Globe Life And Accident Ins Co	LH-STK	DE	1,418,531	236,052	10,905	319,778	333,249
GMAC Ins Co Online, Inc	PC-STK	MO	10,252	10,120	0	0	0
Golden Amer Life Ins Co	LH-STK	DE	10,937,542	406,923	189,757	3,893,924	2,084,942
Golden Rule Ins Co	LH-STK	IL	1,678,832	208,017	27,650	649,119	641,968
Golden State Mutual Life Ins Co	LH-MUT	CA	125,629	7,710	946	14,227	14,590
Goodville Mutual Casualty Co	PC-MUT	PA	50,821	26,944	0	29,403	31,254
Gotham Ins Co	PC-S/L	NY	90,823	61,374	3	2,659	9,170
Government Employees Ins Co	PC-STK	MD	7,675,021	3,567,257	-835	1,880,647	4,290,394
Grain Dealers Mutual Ins Co	PC-MUT	IN	62,792	19,420	0	42,782	36,851
Granite State Ins Co	PC-STK	PA	24,903	24,899	229	163,833	0
Great Amer Ins Co	PC-STK	OH	3,755,671	1,181,692	21,028	447,497	1,044,019
Great Amer Life Ins Co	LH-STK	OH	5,839,873	362,493	18,161	426,442	383,660
Great Divide Ins Co	PC-STK	ND	42,022	21,073	0	43,547	11,835
Great Northern Ins Co	PC-STK	MN	655,178	136,978	21,104	739,471	226,353
Great Oaks Ins Co	PC-STK	OH	24,402	7,688	0	16,875	9,743
Great Pacific Ins Co	PC-STK	CA	31,302	17,707	364	17,508	14,180
Great Southern Life Ins Co	LH-STK	TX	1,338,391	174,204	6,419	302,374	235,969
Great West Casualty Co	PC-STK	NE	782,837	243,077	4,728	418,056	284,193
Great Western Ins Co	LH-STK	UT	129,786	12,686	15	47,347	47,347
Greater Beneficial Union Of Pittsburgh	FRAT	PA	197,383	12,526	2,936	15,063	14,932
Greater New York Mutual Ins Co	PC-MUT	NY	433,399	197,348	24	78,406	83,431
Great-West Life & Annuity Ins Co	LH-STK	CO	26,464,047	1,083,718	129,646	4,672,653	4,849,218
Greek Catholic Union Of The USA	FRAT	PA	391,170	24,309	338	21,627	21,616
Greenwich Ins Co	PC-STK	CA	207,185	49,745	6,023	447,413	11,950
Grocers Ins Co	PC-STK	OR	90,716	18,451	1,235	59,922	56,924
Guarantee Ins Co	PC-STK	DE	29,337	18,342	0	0	0
Guarantee Reserve Life Ins Co	LH-STK	IN	259,464	36,379	4,548	106,828	107,364
Guarantee Title & Trust Co	TITLE	OH	6,062	2,063	1,607	11,256	11,247
Guarantee Trust Life Ins Co	LH-MUT	IL	213,543	48,829	22,449	214,254	148,064
Guaranty National Ins Co	PC-STK	CO	463,273	150,915	6,173	299,723	305,056
Guardian Ins & Annuity Co	LH-STK	DE	10,817,098	275,623	45,981	2,039,856	1,939,995
Guardian Life Ins Co Of Amer	LH-MUT	NY	17,989,337	1,653,929	67,978	4,769,152	5,100,459
Guideone Life Ins Co	LH-STK	IA	327,049	53,346	359	37,471	35,826
Guideone Mutual Ins Co	PC-MUT	IA	486,444	158,173	3,637	268,539	302,418
Guideone Specialty Mutual Ins Co	PC-MUT	IA	115,217	34,081	6,528	190,130	75,605
Guilford Ins Co	PC-S/L	IL	51,268	51,229	0	0	0
Gulf Ins Co	PC-STK	MO	952,500	350,773	24,365	782,580	365,203
Gulf Ins Co U.K. Limited	PC-S/L	NY	52,255	21,722	384	12,344	19,477
Gulf Underwriters Ins Co	PC-S/L	MO	88,574	35,712	7,021	129,879	34,086
Hamilton Mut Ins Co Of Cincinnati, OH	PC-MUT	OH	88,037	20,800	5,443	34,283	40,440
Hannover Life Reassur Co of Amer	LH-STK	FL	1,330,602	102,985	0	0	190,399
Hannover Ruckversicherungs (US Rein Trust)	REIN	NY	725,865	61,887	0	0	439,818

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Hanover Ins Co	PC-STK	NH	3,042,213	1,032,772	7,673	755,406	1,280,410
Harco National Ins Co	PC-STK	IL	126,873	56,888	1,360	57,846	49,622
Harleysville Ins Co of New Jersey	PC-STK	NJ	455,944	136,981	0	99,271	185,111
Harleysville Life Ins Co	LH-STK	PA	200,796	20,717	1,092	45,811	36,669
Harleysville Mutual Ins Co	PC-MUT	PA	1,065,688	612,178	902	388,982	233,076
Harleysville-Atlantic Ins Co	PC-STK	GA	116,626	33,700	0	13,062	48,713
Hart Life Ins Co	LH-STK	CT	10,940	10,852	0	0	0
Hartford Accident And Indemnity Co	PC-STK	CT	5,849,208	1,316,111	12,321	225,941	2,172,473
Hartford Casualty Ins Co	PC-STK	IN	1,307,856	586,643	30,735	1,094,355	365,512
Hartford Fire Ins Co	PC-STK	CT	12,260,162	5,505,533	34,271	1,487,550	2,757,957
Hartford Ins Co Of Illinois	PC-S/L	IL	1,789,037	461,540	0	37,991	671,214
Hartford Ins Co Of The Midwest	PC-STK	IN	148,175	80,423	53,522	1,221,795	33,228
Hartford Ins Co Of The Southeast	PC-S/L	FL	96,928	31,406	0	119,049	33,228
Hartford Int'l Life Reassur Corp	LH-STK	CT	3,044,134	75,669	0	0	73,589
Hartford Life And Accident Ins Co	LH-STK	CT	6,875,037	2,406,663	30,097	1,409,655	1,943,106
Hartford Life and Annuity Ins Co	LH-STK	CT	46,892,648	539,263	231,348	6,523,983	4,969,266
Hartford Life Ins Co	LH-STK	CT	83,879,710	1,972,409	244,422	12,302,997	11,543,856
Hartford Steam Boiler Inspect & Ins Co	PC-STK	CT	834,591	386,569	6,309	178,825	392,731
Hartford Underwriters Ins Co	PC-STK	CT	904,492	379,964	12,217	959,199	265,827
Hawkeye-Security Ins Co	PC-STK	IA	108,213	105,406	-0	129,022	-66,862
HCC Life Ins Co	LH-STK	IN	110,316	63,311	1,243	47,156	38,500
Healthcare Underwriters Mutual Ins Co	PC-MUT	NY	520,065	171,992	0	65,852	93,941
Heritage Indemnity Co	PC-STK	CA	228,744	105,717	663	28,326	16,232
Heritage Life Ins Co	LH-STK	AZ	128,142	83,029	-401	-3,977	-5,409
Heritage Mutual Ins Co	PC-MUT	WI	621,186	203,412	1,804	332,263	331,814
Hermitage Ins Co	PC-S/L	NY	58,094	17,221	375	24,064	19,082
Highlands Ins Co	PC-STK	TX	859,676	127,406	325	155,999	268,262
Highmark Casualty Ins Co	PC-STK	PA	55,477	39,660	0	47,571	18,127
Highmark Life Ins Co	LH-STK	CT	235,802	69,070	7,501	192,257	177,941
HIH Amer Comp & Liab Ins Co	PC-STK	CA	176,303	-38,712	3,376	138,867	87,363
Holy Family Society Of The USA	FRAT	IL	24,404	9,383	250	4,268	4,268
Homesite Ins Co of the Midwest	PC-STK	ND	7,846	7,668	36	89	37
Homesteaders Life Co	LH-MUT	IA	617,935	30,140	255	167,652	167,625
Horace Mann Ins Co	PC-STK	IL	377,762	112,039	18,884	279,369	281,852
Horace Mann Life Ins Co	LH-STK	IL	3,501,984	189,119	8,870	329,777	326,587
Houston Casualty Co	PC-S/L	TX	449,107	231,165	385	51,024	95,765
Hudson Ins Co	PC-STK	DE	34,411	24,257	0	28,467	1,778
Humana Ins Co	LH-STK	MO	96,671	64,296	0	169,827	149,019
HumanaDental Ins Co	LH-STK	WI	9,224	8,935	969	15,806	0
Hungarian Reformed Federation Of Amer	FRAT	DC	23,279	8,551	31	476	476
Huron Ins Co	PC-STK	PA	432,430	129,649	0	107,223	175,368
Idealife Ins Co	LH-STK	CT	28,534	9,032	195	12,321	2,221
IDS Life Ins Co	LH-STK	MN	49,918,078	1,778,306	334,812	5,387,560	5,304,434
IL Annuity And Ins Co	LH-STK	KS	3,012,402	22,945	2,487	317,362	167,852

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Illinois Emcasco Ins Co	PC-S/L	IL	129,789	26,266	53	30,270	64,716
Illinois Mutual Life Ins Co	LH-MUT	IL	687,165	105,397	4,023	114,343	108,846
Illinois National Ins Co	PC-STK	IL	41,963	41,959	716	988,307	0
Illinois Union Ins Co	PC-S/L	IL	91,616	71,556	-1,584	103,124	0
Indemnity Ins Co Of North Amer	PC-STK	PA	105,021	28,026	2,106	296,391	26,287
Independence Indemnity Ins Co	PC-S/L	KS	3,269	3,143	94	1,868	6,936
Independence Life And Annuity Co	LH-STK	RI	209,267	34,163	0	0	-864
Independent Mutual Fire Ins Co	PC-MUT	IL	21,187	19,628	28	4,428	4,428
Independent Order Of Foresters	FRAT	NY	2,671,298	517,279	7,386	170,055	168,624
Independent Order Of Vikings	FRAT	IL	2,295	931	36	193	166
Indian Harbor Ins Co	PC-S/L	ND	146,802	25,058	3,326	151,503	11,951
Indiana Ins Co	PC-STK	IN	659,491	200,112	10,285	300,432	319,372
Indiana Lumbermen's Mutual Ins Co	PC-MUT	IN	108,098	37,430	3,176	64,221	58,081
Indianapolis Life Ins Co	LH-MUT	IN	1,862,955	91,603	7,064	247,005	239,708
Individual Assur Co Life, Hlth & Acc	LH-STK	MO	42,541	13,560	132	47,970	28,926
Infinity Ins Co	PC-STK	IN	501,528	143,649	0	253,856	328,148
Inner Harbor Reins, Inc	PC-STK	MD	40,160	36,901	0	0	308
Ins Co Of Illinois	PC-STK	IL	25,180	24,548	0	0	0
Ins Co Of North Amer	PC-STK	PA	310,638	108,623	8,102	422,395	65,718
Ins Co Of The State Of Pennsylvania	PC-STK	PA	1,981,018	888,474	6,885	609,064	333,878
Ins Co Of The West	PC-STK	CA	513,529	256,563	78	131,285	225,913
Ins Corp Of Hannover	PC-STK	IL	467,925	187,249	2,950	62,778	213,728
Ins Corp Of New York	PC-STK	NY	402,211	129,000	7	187,365	52,792
Integon National Ins Co	PC-STK	NC	99,817	70,770	13,557	306,565	0
Integon Speciality Ins Co	PC-S/L	NC	20,873	18,858	244	45,782	0
Integrity Life Ins Co	LH-STK	OH	3,326,291	188,510	4,788	181,480	178,909
International Fidelity Ins Co	PC-STK	NJ	59,400	36,005	517	34,895	30,121
International Ins Co	PC-STK	IL	978,897	319,754	0	259	272
International Ins Co of Hannover Limited	PC-S/L	NY	309,906	86,367	n/a	158,713	87,521
Inter-State Assurance Co	LH-STK	IA	1,397,910	67,469	16,062	203,007	192,347
Interstate Fire & Casualty Co	PC-STK	IL	483,828	185,561	581	103,104	111,163
Interstate Indemnity Co	PC-S/L	IL	102,910	29,122	1,082	94,020	25,409
Int'l Business & Mercantile Reassur Co	PC-STK	IL	337,468	104,899	29	19,659	54,166
Intramerica Life Ins Co	LH-STK	NY	80,076	17,655	4	5,225	1,269
Investors Guaranty Life Ins Co	LH-STK	CA	12,358	11,934	9	3,269	0
Investors Heritage Life Ins Co	LH-STK	KY	267,055	12,505	1,122	68,071	52,130
Investors Life Ins Co of Indiana	LH-STK	IN	170,047	26,294	1,040	13,393	11,631
Investors Life Ins Co Of North Amer	LH-STK	WA	1,058,720	71,661	1,299	50,362	46,663
Investors Partner Life Ins Co	LH-STK	DE	554,711	78,486	93	3,936	1,047
Investors Title Ins Co	TITLE	NC	48,843	25,479	6,395	37,231	36,866
Jackson Natl Life Ins Co of NY	LH-STK	NY	344,353	20,457	0	211,781	211,385
JC Penney Casualty Ins Co	PC-STK	OH	20,160	12,890	1,976	44,972	9,208
JC Penney Life Ins Co	LH-STK	VT	1,713,379	232,865	26,774	861,851	827,488
Jefferson Ins Co	PC-STK	NY	296,537	91,328	373	53,902	93,883

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Jefferson Pilot Financial Ins Co	LH-STK	NE	12,324,449	816,241	56,463	1,646,391	1,482,368
Jefferson Pilot LifeAmerica Ins Co	LH-STK	NJ	1,038,956	133,966	18	143,131	143,402
Jefferson-Pilot Life Ins Co	LH-STK	NC	9,816,204	712,670	57,433	1,829,417	1,777,461
Jewelers Mutual Ins Co	PC-MUT	WI	113,766	71,706	1,682	54,313	52,573
John Alden Life Ins Co	LH-STK	MN	703,384	128,403	30,779	1,030,416	437,528
John Hancock Life Ins Co	LH-STK	MA	61,813,059	3,700,459	343,209	9,955,640	9,711,480
John Hancock Variable Life Ins Co	LH-STK	MA	10,720,215	448,804	33,667	1,523,267	935,691
Kanawha Ins Co	LH-STK	SC	470,805	72,106	346	76,751	78,106
Kansas Bankers Surety Co	PC-STK	KS	102,067	77,553	101	17,812	16,899
Kansas City Fire And Marine Ins Co	PC-STK	MO	33,184	18,537	0	17,791	6,458
Kansas City Life Ins Co	LH-STK	MO	2,620,992	248,014	3,758	290,900	290,183
Kemper Auto & Home Ins Co	PC-STK	IL	18,393	10,230	0	19,164	3,970
Kemper Casualty Ins Co	PC-STK	IL	19,308	18,467	3,121	18,412	701
Kemper Employers Ins Co	PC-STK	IL	12,759	10,291	0	11,865	2,027
Kemper Indemnity Ins Co	PC-S/L	IL	20,017	19,560	913	86,925	-11,618
Kemper Independence Ins Co	PC-STK	IL	12,241	10,773	0	3,483	697
Kemper Investors Life Ins Co	LH-STK	IL	15,043,580	397,423	31,279	2,187,499	2,098,526
Kemper Surplus Lines Ins Co	PC-S/L	IL	22,184	21,719	0	18,141	0
Kentucky Medical Ins Co	PC-S/L	KY	76,716	27,202	190	24,598	3,870
Keyport Life Ins Co	LH-STK	RI	17,665,376	805,235	25,695	2,353,225	2,331,587
Knights Of Columbus	FRAT	CT	8,553,946	1,280,033	23,666	786,956	784,161
KOA Fire & Marine Ins Co, Ltd	PC-USB	NY	59,566	37,626	6	7,527	12,488
Ladies PA Slovak Catholic Union	FRAT	PA	15,216	6,040	0	246	246
Lafayette Life Ins Co	LH-STK	IN	1,179,040	69,812	11,088	183,822	259,265
Lancer Ins Co	PC-STK	IL	112,638	32,841	1,662	166,014	44,484
Landmark American Ins Co	PC-S/L	OK	25,894	25,058	657	30,119	0
Lawrenceville Prop & Casualty Company	PC-STK	VA	144,628	31,803	329	43,624	27,459
Lawyers Title Ins Corp	TITLE	VA	482,321	194,405	27,976	670,324	672,321
Leader Ins Co	PC-STK	OH	222,308	59,730	9,958	107,251	146,615
Legion Indemnity Co	PC-S/L	IL	78,749	37,592	1,393	107,562	18,938
Legion Ins Co	PC-STK	PA	857,749	293,661	20,528	1,124,560	181,854
Lexington Ins Co	PC-S/L	DE	2,921,326	1,639,415	66,007	1,278,916	533,803
Liberty Ins Corp	PC-STK	VT	1,447,578	277,153	12,288	598,958	440,822
Liberty Ins Underwriters Inc	PC-STK	NY	24,639	17,744	170	70,685	0
Liberty Life Assur Co Of Boston	LH-STK	MA	6,182,961	140,589	37,035	1,194,201	919,832
Liberty Life Ins Co	LH-STK	SC	1,301,992	81,320	3,105	299,181	246,494
Liberty Mutual Fire Ins Co	PC-MUT	MA	2,828,064	894,300	122,351	3,792,822	734,703
Liberty Mutual Ins Co	PC-MUT	MA	19,161,360	5,517,709	25,746	1,595,695	4,579,751
Liberty National Life Ins Co	LH-STK	AL	3,562,031	376,211	641	543,409	453,051
Liberty Surplus Ins Corp, The	PC-S/L	NH	29,263	28,060	81	15,378	0
Life Ins Co Of North Amer	LH-STK	PA	5,260,719	417,787	43,173	1,495,596	1,597,709
Life Ins Co Of The Southwest	LH-STK	TX	2,442,818	107,281	6,506	321,680	310,114
Life Investors Ins Co Of Amer	LH-STK	IA	7,605,904	578,850	35,528	901,973	847,462
Life Reassurance Corp Of Amer	LH-STK	CT	6,890,009	1,009,762	0	2,046	1,618,305

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Lifeusa Ins Co	LH-STK	MN	3,318,434	139,607	41,956	1,133,067	1,058,776
Lincoln Benefit Life Co	LH-STK	NE	1,863,292	169,436	134,429	2,571,871	984
Lincoln General Ins Co	PC-STK	PA	71,391	18,842	86	44,086	36,539
Lincoln Heritage Life Ins Co	LH-STK	IL	339,809	56,047	6,430	112,114	109,989
Lincoln Mutual Life Ins Co	LH-STK	NE	139,612	20,679	416	12,945	12,651
Lincoln National Health & Casualty Co	PC-STK	IN	468,396	93,057	2,291	69,189	229,343
Lincoln National Life Ins Co	LH-STK	IN	76,514,512	2,679,146	403,830	6,955,984	8,074,485
Lincoln National Reassurance Co	LH-STK	IN	897,615	67,574	24	12,966	47,441
Lithuanian Alliance Of Amer	FRAT	PA	3,088	1,497	0	18	18
Lithuanian Catholic Alliance	FRAT	PA	1,605	609	1	16	16
Lloyd's Underwriters At London, Sp Synd	PC-S/L	NY	9,384,347	1,540,161	0	0	28,925
LM Ins Corp	PC-STK	IA	53,509	16,088	1,772	112,753	14,694
London Assurance Of Amer Inc	PC-STK	NY	27,700	27,020	0	0	-492
London Life Reins Co	LH-STK	PA	748,769	53,800	828	16,603	463,282
London Pacific Life & Annuity Co	LH-STK	NC	1,968,683	152,955	36,979	488,920	488,698
Loyal Amer Life Ins Co	LH-STK	OH	310,794	73,508	361	42,266	40,892
Loyal Christian Benefit Assoc	FRAT	PA	83,751	8,565	128	11,173	11,067
Lumber Mutual Ins Co	PC-MUT	MA	154,872	10,918	1,084	42,039	41,705
Lumbermens Mutual Casualty Co	PC-MUT	IL	7,487,415	1,813,270	37,312	1,539,450	2,146,285
Lumbermen'S Underwriting Alliance	PC-RECIP	MO	385,139	71,754	1,516	143,520	106,987
Lutheran Brotherhood	FRAT	MN	16,428,458	1,217,820	60,021	1,617,108	1,610,229
Lutheran Brotherhood Variable Ins	LH-STK	MN	5,101,883	79,590	7,201	327,024	326,719
Lyndon Life Ins Co	LH-STK	MO	158,748	84,740	6,906	54,051	-29,597
Lyndon Property Ins Co	PC-STK	MO	378,709	138,876	1,857	133,320	12,456
Madison National Life Ins Co	LH-STK	WI	418,185	62,351	8,832	71,106	51,955
Manhattan Life Ins Co	LH-STK	NY	386,189	23,133	298	33,369	27,806
Manhattan National Life Ins Co	LH-STK	IL	341,236	71,867	1,983	64,417	48,659
Manufacturers Life Ins Co of North Amer	LH-STK	DE	15,765,642	152,105	186,239	4,249,126	3,104,143
Marine Indemnity Ins Co Of Amer	PC-STK	NY	20,042	18,652	0	859	296
Markel Amer Ins Co	PC-STK	VA	91,767	23,219	3,711	89,074	45,212
Markel Ins Co	PC-STK	IL	217,326	76,836	1,107	119,387	91,524
Maryland Casualty Co	PC-STK	MD	319,406	319,406	9,097	368,209	0
Massachusetts Bay Ins Co	PC-STK	NH	19,486	19,422	1,400	413,524	0
Massachusetts Mutual Life Ins Co	LH-MUT	MA	65,784,828	3,835,553	209,555	9,585,296	9,495,900
Maxicare Life And Health Ins Co	LH-STK	MO	15,035	6,106	0	14,813	18,428
MBIA Ins Corp	PC-STK	NY	7,627,142	2,381,669	2,751	567,747	489,242
MBIA Ins Corp. Of Illinois	PC-STK	IL	168,034	165,860	0	169	0
MBL Life Assurance Corp	LH-STK	NJ	n/a	n/a	n/a	n/a	n/a
Medamerica Ins Co	LH-STK	PA	119,902	10,311	179	9,921	23,064
Medco Containment Life Ins Co	LH-STK	PA	45,494	25,274	0	10,642	10,627
Medical Assurance Co, Inc (The)	PC-STK	AL	789,865	208,805	0	162,999	192,279
Medical Life Ins Co	LH-STK	OH	198,941	108,900	2,693	173,161	193,409
Medical Mutual Liab Ins Society of MD	PC-MUT	MD	459,021	104,576	0	61,693	64,415
Medical Protective Co	PC-STK	IN	1,275,233	372,771	7,670	296,817	267,134

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Medico Life Ins Co	LH-STK	NE	133,733	13,375	14,495	53,176	27,212
Medmarc Casualty Ins Co	PC-STK	VT	58,936	22,186	384	65,276	19,786
Medmarc Mutual Ins Co	PC-MUT	VT	214,297	81,068	0	0	29,678
Mega Life And Health Ins Co	LH-STK	OK	766,224	216,723	11,125	497,843	469,000
Members Life Ins Co	LH-STK	WI	523,197	36,999	6,611	9,980	34,089
Mennonite Indemnity, Inc	PC-STK	PA	20,763	9,162	10	451	13,460
Mennonite Mutual Aid Assoc	FRAT	IN	233,449	58,431	533	51,822	49,070
Merastar Ins Co	PC-STK	TN	47,749	16,700	41	58,504	3,038
Merchants Bonding Co	PC-MUT	IA	43,437	28,969	1,711	27,211	16,211
Merchants Mutual Ins Co	PC-MUT	NY	165,163	45,258	165	63,356	60,638
Meridian Citizens Mutual Ins Co	PC-MUT	IN	23,516	8,215	0	7,087	11,695
Meridian Mutual Ins Co	PC-MUT	IN	164,538	73,931	16,475	252,261	64,324
Meridian Security Ins Co	PC-STK	IN	296,933	95,861	10,429	54,423	178,353
Merit Life Ins Co	LH-STK	IN	943,301	434,823	1,487	141,581	156,730
Meritplan Ins Co	PC-STK	CA	17,577	13,603	-2	14,325	3,075
Merrill Lynch Life Ins Co	LH-STK	AR	16,040,252	252,704	72,208	1,593,294	1,671,069
Merrimack Mutual Fire Ins Co	PC-MUT	MA	486,111	318,950	0	151,962	113,951
Metlife Security Ins Co Of Louisiana	LH-STK	LA	716,356	122,721	0	0	-2
Metropolitan Direct Prop & Cas Ins Co	PC-STK	RI	64,135	30,342	1,792	114,424	37,584
Metropolitan General Ins Co	PC-STK	RI	63,606	30,188	174	127,853	37,351
Metropolitan Grp Prop & Cas Ins Co	PC-STK	RI	731,013	308,823	36,324	341,416	280,130
Metropolitan Ins And Annuity Co	LH-STK	DE	4,419,119	317,504	4,694	388,917	208,312
Metropolitan Life Ins Co	LH-STK	NY	181,250,825	7,212,809	1,345,630	25,469,297	23,289,756
Metropolitan Property & Casualty Ins Co	PC-STK	RI	3,319,495	1,496,413	3,343	845,650	1,905,582
Metropolitan Tower Life Ins Co	LH-STK	DE	263,337	52,686	403	13,087	8,557
MGA Ins Co	PC-STK	TX	61,412	19,668	3	83,577	26,175
MGIC Assurance Corp	PC-STK	WI	28,895	19,701	0	0	0
MGIC Indemnity Corp	PC-STK	WI	18,761	18,354	77	4,039	40
MIC Life Ins Corp	LH-STK	DE	37,683	29,658	36	751	-31
Mid Century Ins Co	PC-STK	CA	3,061,664	775,795	7,549	1,383,686	1,617,785
Middlesex Ins Co	PC-STK	WI	377,454	111,423	683	54,912	125,157
Midland Life Ins Co	LH-STK	OH	1,215,923	129,919	10,354	288,783	204,519
Midland National Life Ins Co	LH-STK	IA	4,120,353	365,208	34,610	1,123,581	1,099,543
Mid-South Ins Co	LH-STK	NC	24,781	11,146	3	37,514	33,097
Midwest Employers Casualty Co	PC-STK	OH	130,583	115,143	4,980	40,352	-155
Mid-West National Life Ins Co Of TN	LH-STK	TN	217,498	62,937	2,317	161,613	165,849
Midwest Security Life Ins Co	LH-STK	WI	85,041	25,843	21,021	127,514	118,223
Midwestern Indemnity Co	PC-STK	OH	24,337	22,821	7	89,536	0
Midwestern United Life Ins Co	LH-STK	IN	276,201	64,543	565	6,857	14,869
MII Life, Incorporated	LH-STK	MN	43,868	32,009	0	18,425	17,370
MIX Ins Co	PC-STK	NJ	1,210,246	225,473	0	168,530	160,519
Millers Ins Company, The	PC-STK	TX	71,443	13,057	1,563	49,802	38,495
Millers Mutual Ins Assoc	PC-MUT	IL	85,382	19,494	22	36,727	31,951
Ministers Life Ins Co	LH-STK	MN	25,859	10,977	45	2,264	2,050

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Minnesota Fire And Casualty Co	PC-STK	MN	74,046	23,139	535	45,726	29,228
Minnesota Life Ins Co	LH-STK	MN	16,327,449	1,304,825	87,715	2,487,918	2,531,395
Mitsui Marine And Fire Ins Co Of Amer	PC-STK	NY	106,689	65,531	15	6,031	49,464
MMA Ins Co	LH-STK	IN	11,389	8,493	141	12,147	11,271
MML Bay State Life Ins Co	LH-STK	CT	3,804,112	161,588	6,432	808,876	789,295
Modern Service Ins Co	PC-STK	MN	32,313	22,736	12,593	50,422	5,680
Modern Woodmen Of Amer	FRAT	IL	4,768,128	790,132	8,495	393,147	388,133
Monroe Guaranty Ins Co	PC-STK	IN	188,580	30,028	362	109,682	86,062
Montgomery Ward Ins Co	PC-STK	IL	28,705	15,663	0	14,077	13,304
Monticello Ins Co	PC-S/L	DE	128,213	24,773	1,814	70,890	23,471
Monumental Life Ins Co	LH-STK	MD	18,824,584	1,255,368	29,694	4,912,517	3,181,092
Mony Life Ins Co	LH-STK	NY	12,107,888	1,154,832	8,417	1,217,828	1,135,573
Mony Life Ins Co Of Amer	LH-STK	AZ	5,446,340	152,581	49,467	1,531,938	1,537,019
Mortgage Guaranty Ins Corp	PC-STK	WI	4,135,757	919,901	52,536	934,879	813,185
Motorists Life Ins Co	LH-STK	OH	198,731	51,338	203	25,909	24,213
Motorists Mutual Ins Co	PC-MUT	OH	684,816	339,756	0	251,866	240,186
Mount Vernon Fire Ins Co	PC-S/L	PA	286,660	164,426	5,911	64,220	45,358
Mountain States Ins Co	PC-STK	MN	3,402	2,709	0	34,646	30
Mountbatten Surety Co, Inc	PC-STK	PA	12,150	12,150	430	17,417	-2,220
Mt. Hawley Ins Co	PC-S/L	KS	290,488	136,112	2,205	86,907	59,043
MTL Ins Co	LH-STK	IL	939,367	86,577	8,451	114,104	108,428
Munich Amer Reassurance Co	LH-STK	GA	1,662,815	346,995	0	0	216,670
Mutual Of Amer Life Ins Co	LH-MUT	NY	10,040,004	662,303	21,207	1,094,854	1,088,054
Mutual Of Omaha Ins Co	LH-MUT	NE	3,398,169	1,653,475	18,470	1,290,609	1,767,076
Mutual Protective Ins Co	PC-MUT	NE	158,055	24,450	8,346	172,076	73,895
Mutual Service Casualty Ins Co	PC-MUT	MN	263,206	77,790	8,544	249,550	94,039
Mutual Service Life Ins Co	LH-MUT	MN	375,172	42,302	304	26,475	26,205
NAC Reins Corp	PC-STK	NY	1,896,485	575,575	0	1,196	181,648
NACOLAH Life Ins Co	LH-STK	TX	308,339	46,810	648	17,168	15,067
National Amer Ins Co	PC-STK	OK	138,061	48,550	687	197,041	78,445
National Benefit Life Ins Co	LH-STK	NY	527,677	208,250	1,515	135,310	102,768
National Ben-Franklin Ins Co Of IL	PC-STK	IL	338,081	130,676	-0	65,626	90,415
National Casualty Co	PC-STK	WI	91,315	77,754	4,750	314,948	0
National Catholic Society Of Foresters	FRAT	IL	115,515	12,712	62	5,648	5,481
National Chiropractic Mutual Ins Co	PC-STK	IA	331,324	136,406	946	42,863	43,003
National Continental Ins Co	PC-STK	NY	83,015	46,375	0	41,278	1,926
National Farmers Union Life Ins Co	LH-STK	TX	352,771	22,660	146	15,564	13,717
National Farmers Union Prop & Cas Co	PC-STK	CO	187,118	58,385	949	180,336	124,562
National Farmers Union Standard Ins Co	PC-STK	CO	45,333	20,018	262	21,073	19,362
National Fire & Indemnity Exchange	PC-RECIP	MO	11,228	5,642	83	5,138	4,194
National Fire And Marine Ins Co	PC-S/L	NE	2,768,794	2,697,541	647	13,251	14,042
National Fire Ins Co Of Hartford	PC-STK	CT	2,742,836	886,803	15,616	410,165	508,537
National Fraternal Society Of The Deaf	FRAT	IL	7,378	114	4	198	164
National General Ins Co	PC-STK	MO	57,126	18,689	4,301	280,770	27,349

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
National Grange Mutual Ins Co	PC-MUT	NH	510,862	271,443	0	377,203	176,966
National Guardian Life Ins Co	LH-MUT	WI	793,629	102,437	852	47,482	56,251
National Health Ins Co	LH-STK	TX	755,313	49,016	1,233	197,349	168,116
National Indemnity Co	PC-STK	NE	38,690,365	25,119,645	1,927	33,253	683,638
National Ins Co Of Wisconsin, Inc	PC-STK	WI	22,037	8,733	255	2,965	6,666
National Interstate Ins Co	PC-STK	OH	89,784	21,106	2,440	61,877	49,472
National Liability & Fire Ins Co	PC-STK	CT	301,240	263,140	466	17,441	19,754
National Life Ins Co	LH-STK	VT	6,196,439	411,278	17,232	645,607	578,914
National Masonic Provident Assoc	LH-MUT	OH	2,355	1,281	7	66	64
National Mutual Benefit	FRAT	WI	143,860	20,186	15	17,699	16,991
National Reins Corp	PC-STK	DE	1,250,101	542,742	0	0	26,577
National Slovak Society Of The USA	FRAT	PA	78,827	4,932	6	4,522	4,507
National States Ins Co	LH-STK	MO	93,876	17,869	883	91,631	67,544
National Surety Corp	PC-STK	IL	414,872	87,444	6,497	380,146	127,043
National Travelers Life Co	LH-STK	IA	475,625	45,710	1,450	120,047	120,776
National Western Life Ins Co	LH-STK	CO	3,349,085	396,277	34,795	417,621	409,959
Nationwide Agribusiness Ins Co	PC-STK	IA	43,891	40,534	536	86,758	0
Nationwide General Ins Co	PC-STK	OH	18,359	18,129	0	105,682	0
Nationwide Ins Co of Amer	PC-STK	WI	58,164	51,050	56,794	86,925	0
Nationwide Life And Annuity Ins Co	LH-STK	OH	3,935,329	67,769	84,075	1,005,576	568,866
Nationwide Life Ins Co	LH-STK	OH	85,328,487	1,275,078	543,190	17,431,796	17,628,590
Nationwide Mutual Fire Ins Co	PC-MUT	OH	2,607,759	1,257,348	82,151	2,412,804	1,055,969
Nationwide Mutual Ins Co	PC-MUT	OH	18,501,067	6,645,543	3,744	3,880,220	7,821,650
Nationwide Property & Casualty Ins Co	PC-STK	OH	23,288	21,300	1,121	389,393	0
Natl General Assurance Company	PC-STK	MO	10,179	8,031	0	29,917	0
Natl Union Fire Ins Co Of Pittsburgh	PC-STK	PA	14,563,616	6,206,683	45,989	3,567,120	2,537,475
Nautilus Ins Co	PC-S/L	AZ	178,561	78,620	2,645	65,378	53,567
Navigators Ins Co	PC-STK	NY	275,097	114,642	-3	93,719	51,793
NC Mutual Life Ins Co	LH-MUT	NC	214,495	26,291	1,589	25,059	67,240
NCM Americas, Inc	PC-STK	MD	36,320	24,280	1,003	7,419	7,362
Neighborhood Spirit Prop & Casualty Co	PC-STK	CA	157,186	38,143	720	18,245	101,121
Netherlands Ins Co	PC-STK	NH	122,553	30,416	4,518	122,554	37,593
New England Ins Co	PC-STK	CT	223,786	204,175	0	0	-10
New England Life Ins Co	LH-STK	MA	6,407,058	353,101	65,929	2,110,300	1,977,618
New England Reins Corp	PC-STK	CT	95,482	77,827	0	0	-10
New Hampshire Indemnity Co, Inc.	PC-STK	PA	306,373	68,367	0	149,514	190,704
New Hampshire Ins Co	PC-STK	PA	1,652,211	529,926	6,613	853,126	333,878
New York Casualty Ins Co	PC-STK	NY	53,838	15,369	0	69,257	19,485
New York Life And Health Ins Co	LH-STK	DE	49,182	31,917	0	4,648	72,631
New York Life Ins And Annuity Corp	LH-STK	DE	30,010,531	1,098,338	80,610	4,352,884	4,215,723
New York Life Ins Co	LH-MUT	NY	69,316,432	7,023,982	70,608	10,453,884	10,129,827
New York Marine And General Ins Co	PC-STK	NY	368,222	169,345	886	57,544	52,413
NGL Amer Life Ins Co	LH-STK	WI	48,761	14,739	6,458	12,679	12,464
Niagara Fire Ins Co	PC-STK	DE	107,737	72,639	10,792	703,335	19,375

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
NIC Ins Co	PC-S/L	NY	23,289	22,915	0	4,211	0
Nichido Fire & Marine Co, Ltd	PC-USB	NY	89,190	49,870	0	4,841	12,321
Nippon Fire & Marine Ins Co, Ltd	PC-USB	NY	153,698	47,764	52	9,592	29,508
Nippon Life Ins Co Of Amer	LH-STK	IA	302,864	97,205	4,941	164,264	107,778
Nissan Fire & Marine Ins Co, Ltd	PC-USB	NY	28,021	23,286	0	5,710	7,823
NLC Mutual Ins Co	PC-MUT	VT	95,627	32,283	0	1,483	10,803
NN Ins Co	PC-STK	WI	7,948	7,901	1,126	28,446	0
Nobel Ins Co	PC-STK	TX	23,677	16,028	20	31,250	485
Norcal Mutual Ins Co	PC-MUT	CA	802,886	272,310	0	141,247	129,978
Norguard Ins Co	PC-STK	PA	85,901	19,788	68	55,540	42,841
North Amer Capacity Ins Co	PC-S/L	NH	34,217	31,269	265	55,073	0
North Amer Co For Life & Health Ins	LH-STK	IL	1,534,479	235,670	7,100	278,541	209,622
North Amer Elite Ins Co	PC-STK	NH	99,404	32,184	0	2,996	0
North Amer Ins Co	LH-STK	WI	38,310	10,818	17,277	48,674	34,719
North Amer Lumber Ins Co	PC-STK	MA	23,935	6,343	0	3,768	3,941
North Amer Specialty Ins Co	PC-STK	NH	230,736	156,245	4,299	223,958	11,390
North Central Life Ins Co	LH-STK	MN	167,538	26,362	1,917	56,890	49,343
North River Ins Co	PC-STK	NJ	669,853	172,367	3,906	133,981	84,201
North Star Reins Corp	PC-STK	DE	38,065	13,113	0	0	0
Northbrook Indemnity Co	PC-STK	IL	69,748	68,884	0	16	0
Northbrook Life Ins Co	LH-STK	AZ	7,725,648	84,335	30,307	1,030,459	3
Northbrook Prop And Casualty Ins Co	PC-STK	IL	330,660	224,789	3,862	51,741	39,004
Northern Assurance Co Of Amer	PC-STK	MA	540,907	143,143	3,461	204,067	219,878
Northern Ins Co Of New York	PC-STK	NY	22,644	22,644	13,042	468,493	0
Northern Life Ins Co	LH-STK	WA	7,214,806	396,579	57,352	912,212	915,603
Northfield Ins Co	PC-S/L	MO	263,701	86,228	5,821	97,114	146,873
Northland Casualty Co	PC-STK	MN	71,607	23,507	573	33,604	40,056
Northland Ins Co	PC-STK	MN	707,562	244,468	15,493	329,035	370,393
Northwestern Long Term Care Ins Co	LH-STK	WI	77,253	63,885	626	11,678	1,963
Northwestern Mutual Life Ins Co	LH-MUT	WI	92,111,866	5,895,849	246,111	9,294,127	8,814,360
Northwestern National Casualty Co	PC-STK	WI	263,484	49,849	6,044	167,742	126,207
Nutmeg Ins Co	PC-S/L	CT	254,529	162,418	1,022	132,492	46,520
NYLIFE Ins Co Of Arizona	LH-STK	AZ	38,414	19,326	786	30,136	8,943
Occidental Fire And Casualty Co Of NC	PC-STK	NC	77,024	42,643	0	31,121	28,552
Occidental Life Ins Co Of NC	LH-STK	TX	303,321	15,275	344	35,859	32,791
Odyssey Amer Rein Corp	PC-STK	CT	2,219,374	853,008	0	-2,733	515,306
Odyssey Reins Corp	PC-STK	DE	1,213,012	378,180	0	0	92,167
OHIC Ins Co	PC-STK	OH	207,504	38,919	1,144	99,714	60,215
Ohio Casualty Ins Co	PC-STK	OH	2,057,753	812,133	10,087	396,391	657,703
Ohio Farmers' Ins Co	PC-MUT	OH	1,199,712	676,203	4,572	118,493	276,042
Ohio Indemnity Co	PC-STK	OH	38,986	27,831	58	26,007	25,821
Ohio Life Ins Co	LH-STK	OH	9,068	8,977	230	1,794	0
Ohio National Life Assurance Corp	LH-STK	OH	1,354,155	145,831	10,335	235,937	182,222
Ohio National Life Ins Co	LH-STK	OH	6,068,105	384,501	44,257	1,185,737	1,200,239

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Ohio Security Ins Co	PC-STK	OH	69,757	43,137	683	11,850	14,069
Ohio State Life Ins Co	LH-STK	TX	134,825	124,797	1,528	77,834	0
Old Amer Ins Co	LH-STK	MO	247,613	38,407	854	84,657	74,631
Old Line Life Ins Co Of Amer	LH-STK	WI	1,489,588	111,186	4,923	366,222	227,168
Old Reliance Ins Co	LH-STK	AZ	6,469	1,828	3	1,815	375
Old Republic Ins Co	PC-STK	PA	1,366,657	531,920	6,381	318,205	196,284
Old Republic Life Ins Co	LH-STK	IL	109,079	28,344	347	45,778	19,982
Old Republic National Title Ins Co	TITLE	MN	287,898	84,340	10,359	418,269	406,423
Old United Casualty Co	PC-STK	KS	125,059	20,293	752	50,643	58,399
Old United Life Ins Co	LH-STK	AZ	50,484	24,111	2,906	16,924	8,714
Omaha Indemnity Co	PC-STK	WI	33,128	17,480	0	0	191
Omaha Property And Casualty Ins Co	PC-STK	NE	81,847	40,611	92	143,212	38,823
Optimum Re Ins Co	LH-STK	TX	35,074	21,539	0	0	17,618
Order Of United Comm Travelers Of Amer	FRAT	OH	22,153	5,204	2,933	60,323	5,309
Orthodox Society Of Amer	FRAT	PA	12,846	602	8	468	463
Owners Ins Co	PC-STK	OH	714,226	245,583	0	440,350	324,715
Oxford Life Ins Co	LH-STK	AZ	658,534	53,473	910	105,616	132,063
Ozark Natl Life Ins Co	LH-STK	MO	363,487	38,846	76	96,651	93,668
Pacific Employers Ins Co	PC-STK	PA	812,378	197,915	7,056	362,598	233,957
Pacific Indemnity Co	PC-STK	WI	2,574,766	533,000	6,863	403,994	899,142
Pacific Ins Co	PC-S/L	CA	269,476	93,280	34	4,367	80,727
Pacific Ins Co, Ltd	PC-S/L	CT	548,893	325,374	2,319	156,130	112,977
Pacific Life & Annuity Co	LH-STK	AZ	461,691	225,714	547	434,290	433,264
Pacific Life Ins Co	LH-STK	CA	51,676,603	1,677,873	258,928	9,193,303	8,804,812
Pacific Specialty Ins Co	PC-STK	CA	107,750	48,412	505	64,063	60,884
Pacificare Life And Health Ins Co	LH-STK	IN	97,994	59,529	0	91,558	89,779
Painewebber Life Ins Co	LH-STK	CA	63,629	17,966	0	28	237,561
Pan-Amer Assurance Co	LH-STK	LA	13,501	10,000	548	67,944	10
Pan-Amer Life Ins Co	LH-MUT	LA	2,192,583	216,773	1,187	130,670	138,300
Paragon Life Ins Co	LH-STK	MO	362,440	13,751	873	85,096	64,352
Park Avenue Life Ins Co	LH-STK	DE	554,173	142,092	14	5,975	77,503
Partnerre Ins Co of New York	PC-STK	NY	147,631	84,151	0	0	-462
Partnerre Life Ins Co of the U.S.	LH-STK	TX	851,223	66,652	0	0	50,762
Partners Mutual Ins Co	PC-MUT	WI	29,127	9,101	4,516	23,078	20,751
Patriot General Ins Co	PC-STK	WI	11,591	11,243	224	34,656	0
Paul Revere Life Ins Co	LH-STK	MA	4,829,491	747,617	33,193	868,794	1,104,393
Paul Revere Protective Life Ins Co	LH-STK	DE	176,342	151,822	51	13,502	6,756
Paul Revere Variable Annuity Ins Co	LH-STK	MA	188,063	128,435	113	36,512	6,167
Peerless Ins Co	PC-STK	NH	731,544	215,592	1,620	361,986	357,080
Pekin Life Ins Co	LH-STK	IL	520,624	85,957	64	180,753	175,705
Peninsular Life Ins Co	LH-STK	NC	68,382	5,318	1	712	1,379
Penn Ins And Annuity Co	LH-STK	DE	1,386,145	113,511	1,402	68,158	58,275
Penn Millers Ins Co	PC-STK	PA	108,196	47,747	0	49,560	39,738
Penn Mutual Life Ins Co	LH-MUT	PA	7,441,770	680,307	27,452	691,436	648,865

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Penn treaty Network Amer Ins Co	LH-STK	PA	485,781	14,969	6,309	332,421	99,147
Penn-Amer Ins Co	PC-STK	PA	149,251	55,531	1,248	103,852	63,213
Pennland Ins Co	PC-STK	PA	138,743	53,809	0	35,467	49,187
Pennsylvania Cas Co	PC-STK	PA	35,056	8,453	0	3,208	7,358
Pennsylvania Life Ins Co	LH-STK	PA	437,828	36,136	4,407	106,645	80,443
Pennsylvania Lumbermens Mut Ins Co	PC-MUT	PA	134,577	58,818	728	67,594	49,452
Pennsylvania Manu Assoc Ins Co	PC-STK	PA	589,268	155,033	872	195,136	169,555
Pennsylvania Natl Mutual Cas Ins Co	PC-MUT	PA	562,299	193,293	95	351,944	220,932
Peoples Benefit Life Ins Co	LH-STK	IA	13,476,961	514,223	28,597	1,647,269	1,990,611
Petroleum Casualty Co	PC-STK	TX	16,858	6,979	11	10,315	6,460
PFL Life Ins Co	LH-STK	IA	13,867,463	482,225	94,679	3,155,720	4,208,600
Pharmacists Life Ins Co	LH-STK	IA	20,691	6,244	53	1,961	1,189
Pharmacists Mutual Ins Co	PC-MUT	IA	85,144	30,292	955	43,836	40,975
PHICO Ins Co	PC-STK	PA	760,200	127,181	798	242,634	170,070
Philadelphia Indemnity Ins Co	PC-STK	PA	369,497	132,478	4,583	309,753	184,545
Philadelphia Ins Co	PC-S/L	PA	68,651	29,247	1	2,534	26,364
Philadelphia-United Life Ins Co	LH-STK	PA	42,276	17,859	147	4,747	4,678
PHL Variable Ins Co	LH-STK	CT	1,575,017	58,938	34,339	508,649	492,889
Phoenix Amer Life Ins Co	LH-STK	CT	762,767	159,807	4,352	312,325	356,904
Phoenix Assurance Co Of New York	PC-STK	NH	111,070	74,289	0	-777	-359
Phoenix Home Life Mutual Ins Co	LH-MUT	NY	17,620,000	1,322,772	62,661	1,669,918	1,518,019
Phoenix Ins Co	PC-STK	CT	2,913,085	812,037	5,591	757,789	603,307
Phoenix Life And Annuity Co	LH-STK	CT	20,422	13,623	1,182	8,519	7,604
Phoenix National Ins Co	LH-STK	OH	12,395	11,778	67	2,026	0
Physicians Life Ins Co	LH-STK	NE	1,046,766	58,868	5,866	176,535	176,675
Physicians Mutual Ins Co	LH-MUT	NE	1,021,386	526,905	5,605	510,961	512,696
Pierce National Life Ins Co	LH-STK	CA	865,051	75,028	47	85,716	79,316
Pioneer Life Ins Co	LH-STK	IL	593,985	150,152	16,714	386,250	467,953
Pioneer Mutual Life Ins Co	LH-MUT	ND	441,578	33,530	27	44,759	34,743
Planet Indemnity Co	PC-STK	IL	14,866	12,096	0	1,275	1,120
PMA Reins Corp	PC-STK	PA	1,422,143	529,632	0	0	236,435
PMI Mortgage Ins Co	PC-STK	AZ	2,014,204	159,528	11,171	531,934	434,470
Polish Falcons Of Amer	FRAT	PA	31,603	2,033	114	1,095	1,094
Polish National Alliance Of The USA	FRAT	IL	328,603	30,554	678	14,302	14,166
Polish National Union Of Amer	FRAT	PA	24,861	4,639	42	675	673
Polish Natl Alliance Of Brooklyn, USA	FRAT	NY	7,235	2,388	0	96	88
Polish Roman Catholic Union Of Amer	FRAT	IL	96,876	18,657	347	3,375	3,336
Polish Union Of Amer	FRAT	NY	18,139	689	0	164	164
Polish Union Of The US Of North Amer	FRAT	PA	9,618	3,932	1	232	231
Polish Women's Alliance Of Amer	FRAT	IL	46,329	5,944	195	1,870	1,870
Potomac Ins Co Of Illinois	PC-STK	IL	75,973	34,549	139	47,727	21,988
Preferred Professional Ins Co	PC-STK	NE	76,124	32,934	1	49,318	11,128
Pre-Paid Legal Casualty	PC-STK	OK	21,737	13,552	51	49,149	49,149
Presidential Life Ins Co	LH-STK	NY	2,795,554	279,163	3,203	381,820	370,631

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Primerica Life Ins Co	LH-MUT	MA	4,175,895	1,519,157	41,636	1,212,618	938,007
Princeton Ins Co	PC-STK	NJ	688,746	164,981	1,084	169,562	168,485
Principal Life Ins Co	LH-STK	IA	75,573,422	3,356,387	423,042	15,790,090	15,649,517
Private Residential Mortgage Ins Corp	PC-STK	NC	98,336	82,467	0	0	865
Professional Ins Co	LH-STK	TX	68,679	14,534	1,434	35,450	35,450
Professional Underwriters Liab Ins Co	PC-S/L	UT	42,367	35,279	106	14,042	1,490
Professionals Advocate Ins Co	PC-STK	MD	58,183	12,637	0	19,610	10,508
Progressive Amer Ins Co	PC-STK	FL	171,448	45,893	0	179,358	115,151
Progressive Amer Life Ins Co	LH-STK	OH	8,718	8,203	0	0	0
Progressive Casualty Ins Co	PC-STK	OH	4,239,846	987,419	2,908	496,367	3,051,503
Progressive Classic Ins Co	PC-STK	WI	234,798	59,188	0	354,885	172,727
Progressive Preferred Ins Co	PC-STK	OH	457,005	116,850	0	501,643	345,453
Progressive Specialty Ins Co	PC-STK	OH	545,698	160,198	28	463,131	403,029
Property & Casualty Ins Co Of Hartford	PC-STK	IN	90,957	25,189	1,780	59,328	33,228
Property-Owners Ins Co	PC-STK	IN	24,782	11,449	0	22,296	8,894
Protected Home Mutual Life Ins Co	LH-MUT	PA	193,985	11,584	209	22,231	20,378
Protective Ins Co	PC-STK	IN	420,156	290,094	-59	48,819	31,100
Protective Life & Annuity Ins Co	LH-STK	AL	518,046	31,878	1	27,519	63,059
Protective Life Ins Co	LH-STK	TN	10,186,261	626,274	51,541	1,698,547	1,366,373
Providence Washington Ins Co	PC-STK	RI	302,020	81,855	-17	116,816	147,532
Providence Washington Ins Co of NY	PC-STK	NY	31,849	10,203	0	26,056	15,328
Provident Life And Accident Ins Co	LH-STK	TN	8,689,579	1,008,032	64,855	1,401,766	1,240,195
Provident Mut Life & Annuity Co Of Amer	LH-STK	DE	1,544,763	43,372	5,206	233,981	226,857
Provident Mutual Life Ins Co	LH-MUT	PA	6,709,103	488,235	5,015	936,000	908,422
Provident National Assurance Co	LH-STK	TN	28,235	19,706	8	327	6
Pruco Life Ins Co	LH-STK	AZ	19,551,110	849,567	99,667	2,852,635	2,842,257
Prudential Commercial Ins Co	PC-STK	DE	17,403	12,733	0	54,541	0
Prudential General Ins Co	PC-STK	DE	15,449	12,601	796	34,557	0
Prudential Healthcare & Life Ins Co	LH-STK	NJ	12,472	12,212	0	0	0
Prudential Ins Co Of Amer	LH-MUT	NJ	196,051,182	8,679,521	336,875	16,038,038	13,771,073
Prudential Property & Casualty Ins Co	PC-STK	IN	2,254,864	1,080,778	25,823	924,605	1,071,499
Prudential Select Life Ins Co Of Amer	LH-STK	MN	8,170	8,086	0	20	98
Public Service Mutual Ins Co	PC-MUT	NY	530,125	139,582	666	127,614	112,054
Putnam Reins Co	PC-STK	NY	258,024	107,728	0	0	76,667
PXRE Reins Co	PC-STK	CT	495,242	348,858	0	0	93,343
Pyramid Life Ins Co	LH-STK	KS	102,247	20,814	77	72,719	70,437
QBE Ins Corp	PC-STK	DE	51,247	26,221	-6	82,601	15,986
Quadrant Indemnity Co	PC-STK	CT	82,104	19,868	0	3,298	30,623
Radian Guaranty, Inc	PC-STK	PA	1,348,360	171,644	9,116	445,663	397,204
Rampart Ins Co	PC-STK	NY	120,042	72,593	86	4,939	1,131
Ranger Ins Co	PC-STK	DE	275,643	74,542	1,236	65,562	47,991
Reassure America Life Ins Co	LH-STK	IL	7,066,711	409,329	18,841	308,438	3,784,163
Regent Ins Co	PC-STK	WI	262,417	95,351	2,934	261,450	113,604
Reliable Life Ins Co	LH-STK	MO	613,728	73,173	132	103,037	107,262

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Reliance Direct Ins Co	PC-STK	PA	55,576	30,130	0	4,130	4,933
Reliance Ins Co	PC-STK	PA	5,368,966	624,092	20,840	674,106	927,325
Reliance Ins Co Of Illinois	PC-S/L	IL	97,752	43,432	961	66,850	9,865
Reliance Life Ins Co	LH-STK	DE	8,644	8,447	60	-1,232	223
Reliance National Indemnity Co	PC-STK	WI	316,474	144,455	8,416	409,485	9,865
Reliance National Ins Co	PC-STK	DE	137,733	71,144	36,620	323,261	9,865
Reliance Rein Co	PC-STK	DE	275,424	273,187	0	0	3,295
Reliance Standard Life Ins Co	LH-STK	IL	1,835,709	248,510	10,204	542,032	506,843
Reliance Surety Co	PC-STK	DE	27,058	25,463	4	1,730	1,342
Reliance Universal Ins Co	PC-STK	CA	52,889	7,838	0	7,184	9,865
Reliant Ins Co	PC-STK	PA	30,300	7,605	0	13,147	4,933
Reliastar Bankers Sec Life Ins Co OF NY	LH-STK	NY	2,499,232	222,118	1,704	301,245	267,386
Reliastar Life Ins Co	LH-STK	MN	11,381,909	1,179,333	63,110	2,242,395	2,582,769
Republic Indemnity Co Of Amer	PC-STK	CA	604,940	166,220	0	99,629	217,313
Republic Indemnity Co of CA	PC-STK	CA	27,663	8,515	0	154,847	6,721
Republic Mortgage Ins Co	PC-STK	NC	1,174,049	151,212	8,828	355,322	285,185
Republic Western Ins Co	PC-STK	AZ	573,407	117,430	891	181,069	257,216
Republic-Franklin Ins Co	PC-STK	OH	69,169	25,984	10	158,688	19,806
Republic-Vanguard Life Ins Co	LH-STK	TX	675,206	38,738	20	56,285	25,263
Residential Guaranty Co	PC-STK	AZ	167,393	55,995	0	0	47,197
Resource Life Ins Co	LH-STK	IL	48,929	25,382	15,436	155,494	1,364
RGA Reins Co	LH-STK	MO	4,876,745	499,060	0	2,798	2,088,287
Risk Capital Reins Co	PC-STK	NE	52,316	29,888	0	0	-10,604
RLI Ins Co	PC-STK	IL	691,919	309,945	6,406	339,550	199,156
Rock River Ins Co	PC-S/L	WI	18,422	17,368	12	16,031	0
Royal & Sunalliance Personal Ins Co	PC-STK	NY	262,897	240,201	0	65	-596
Royal Indemnity Co	PC-STK	DE	1,139,346	361,524	17,662	775,488	282,209
Royal Ins Co Of Amer	PC-STK	IL	2,283,697	622,574	12,085	800,516	664,021
Royal Neighbors Of Amer	FRAT	IL	607,105	213,046	271	20,342	19,806
Royal Special Risks Ins Co	PC-STK	CT	15,820	7,518	0	0	839
Royal Surplus Lines Ins Co	PC-S/L	CT	333,090	114,335	1,578	177,529	78,553
Sable Ins Co	PC-STK	CA	20,955	17,070	0	26,722	2,664
Safeco Ins Co Of Amer	PC-STK	WA	2,999,450	706,320	56,982	1,965,874	1,494,136
Safeco Ins Co Of Illinois	PC-STK	IL	477,531	152,929	19,041	654,437	226,384
Safeco Life Ins Co	LH-STK	WA	16,527,667	705,957	23,708	1,906,659	1,883,246
Safeco National Life Ins Co	LH-STK	WA	18,253	13,753	1	578	578
Safeco Surplus Lines Ins Co	PC-S/L	WA	26,031	25,959	778	41,756	0
Safeguard Ins Co	PC-STK	CT	566,145	153,210	2,756	162,986	166,005
Safety National Casualty Corp	PC-STK	MO	653,316	221,536	4,613	135,123	93,383
Sage Life Assurance of America, Inc	LH-STK	DE	48,700	26,506	0	21,110	7,004
San Francisco Reins Co	PC-STK	CA	277,112	213,932	0	0	88
Savers Property And Casualty Ins Co	PC-S/L	MO	63,137	31,855	1,060	28,067	13,524
SBLI USA Mutual Life Ins Co, Inc	LH-MUT	NY	1,381,779	120,648	0	124,294	121,015
Scor Reins Co	PC-STK	NY	1,722,850	336,456	0	0	414,105

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					Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Foreign Regulated Entities	Type	Domicile	Assets	Surplus			
Scottsdale Indemnity Co	PC-STK	OH	11,915	11,913	92	54,778	0
Scottsdale Ins Co	PC-S/L	OH	761,369	231,266	8,226	576,422	373,795
SCPIE Indemnity Company	REIN	CA	595,453	189,016	0	90,234	165,600
Sea Ins Co Of Amer	PC-STK	NY	261,098	250,064	0	0	-384
Seaboard Surety Co	PC-STK	NY	255,940	145,623	821	64,961	39,004
Sears Life Ins Co	LH-STK	IL	43,897	30,453	735	36,767	0
Seaton Ins Co	PC-STK	WA	62,478	53,462	0	0	4
Secura Ins, A Mutual Co	PC-MUT	WI	258,985	87,992	54,169	174,538	141,955
Security Benefit Life Ins Co	LH-STK	KS	7,582,612	440,903	6,940	1,003,481	1,007,841
Security Continental Ins Co	LH-STK	DE	2,486	2,421	0	37	16
Security Equity Life Ins Co	LH-STK	NY	700,990	13,156	67	83,946	75,456
Security Financial Life Ins Co	LH-STK	NE	643,926	61,301	164	80,917	81,863
Security First Life Ins Co	LH-STK	DE	4,319,736	142,423	30,386	547,245	498,634
Security Ins Co Of Hartford	PC-STK	CT	969,197	224,700	11,060	420,479	336,809
Security Life Ins Co Of Amer	LH-STK	MN	91,346	9,791	9,818	190,347	82,821
Security Life Of Denver Ins Co	LH-STK	CO	8,835,742	491,332	19,388	3,466,683	2,910,215
Security Mutual Life Ins Co Of NY	LH-MUT	NY	1,469,861	81,157	1,525	277,318	235,107
Security National Life Ins Co	LH-STK	UT	108,026	14,310	13	9,400	9,320
Security Union Title Ins Co	TITLE	CA	96,233	55,080	10,878	39,347	39,600
Security-Connecticut Life Ins Co	LH-STK	MIN	1,891,682	330,510	10,232	349,248	243,272
Select Ins Co	PC-STK	TX	124,029	48,319	126	33,347	48,694
Selective Ins Co of Amer	PC-STK	NJ	1,152,480	251,047	29	349,560	465,476
Selective Ins Co of New York	PC-STK	NY	142,453	32,295	0	23,624	58,709
Selective Ins Co of South Carolina	PC-STK	SC	187,180	42,158	6,876	196,615	75,483
Selective Ins Co of the Southeast	PC-STK	NC	148,497	39,058	2,206	63,063	58,709
Selective Way Ins Co	PC-STK	NJ	453,777	116,896	102	286,661	180,320
Seneca Ins Co	PC-STK	NY	120,583	49,544	2,066	118,774	99,791
Sentinel Ins Co, Ltd	PC-STK	CT	82,412	42,970	0	-16	19,937
Sentry Ins, A Mutual Co	PC-MUT	WI	3,694,874	1,877,382	8,695	368,902	750,942
Sentry Life Ins Co	LH-STK	WI	1,886,742	154,306	5,956	205,692	190,633
Sentry Select Ins Co	PC-STK	WI	425,457	117,757	8,875	378,552	125,157
Serb National Federation	FRAT	PA	21,092	597	0	929	929
Servus Life Ins Co	LH-STK	CT	11,427	11,044	0	107	0
Seven Hills Ins Co	PC-STK	NY	35,267	32,639	0	2,424	1,090
Sheffield Ins Corp	PC-S/L	IL	17,094	16,325	0	90	0
Shelter Mutual Ins Co	PC-MUT	MO	1,467,364	885,663	0	696,082	677,934
Shelter Reins Co	PC-STK	MO	168,296	58,779	0	5	68,929
Shenandoah Life Ins Co	LH-MUT	VA	804,795	94,904	5,638	167,623	151,680
Signet Star Reins Co	PC-STK	DE	1,709,435	615,384	0	6,046	444,684
Sirius America Ins Co	PC-STK	DE	91,783	71,578	63	14,532	5,313
Slovak Catholic Sokol	FRAT	NJ	51,497	15,304	16	946	946
Slovak Gymnastic Union Sokol Of The US	FRAT	NJ	9,095	4,504	0	74	74
Slovene National Benefit Society	FRAT	PA	100,245	7,890	178	3,270	3,187
Sons Of Norway	FRAT	MIN	171,934	6,791	42	9,795	8,087

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Sorema North Amer Reins Co	PC-STK	NY	548,465	142,284	135	11,212	196,004
South Carolina Ins Co	PC-STK	SC	57,982	14,236	45	60,673	21,610
Southern General Ins Co	PC-STK	GA	74,220	32,013	0	45,377	43,857
Southern Security Life Ins Co	LH-STK	FL	54,864	8,405	53	8,421	7,990
Southern-Owners Ins Co	PC-STK	FL	45,377	15,196	0	28,924	25,641
Southland Life Ins Co	LH-STK	TX	2,549,877	109,411	8,843	643,132	576,019
Specialty Natl Ins Co	PC-STK	IL	34,878	13,094	3,278	86,716	7,393
Specialty Surplus Ins Co	PC-S/L	NJ	29,985	26,179	405	16,475	-127,796
St. Paul Fire And Marine Ins Co	PC-STK	MN	15,629,802	5,506,406	41,489	2,191,781	3,572,390
St. Paul Guardian Ins Co	PC-STK	MN	34,953	34,939	18,619	594,688	0
St. Paul Medical Liability Ins Co	PC-STK	MN	161,796	58,341	82	31,239	46,990
St. Paul Mercury Ins Co	PC-STK	MN	67,009	66,980	18,504	739,168	0
St. Paul Property And Casualty Ins Co	PC-STK	NE	9,359	9,354	7,148	37,754	0
St. Paul Rein Co Limited	PC-S/L	NY	1,081	330	n/a	329	203
St. Paul Surplus Lines Ins Co	PC-S/L	DE	410,663	100,337	2,174	97,798	117,012
Standard Fire Ins Co	PC-STK	CT	2,749,455	847,470	1,458	726,799	571,229
Standard Guaranty Ins Co	PC-STK	DE	109,815	42,164	391	63,426	35,616
Standard Ins Co	LH-STK	OR	6,539,578	507,551	7,171	1,574,791	1,596,859
Standard Life And Accident Ins Co	LH-STK	OK	404,897	153,408	782	157,029	156,948
Standard Life Ins Co Of Indiana	LH-STK	IN	762,460	43,901	7,445	201,956	193,712
Standard Security Life Ins Co Of NY	LH-STK	NY	183,196	63,133	5,809	194,920	53,959
Starnet Insurance Co	PC-STK	DE	21,713	19,395	0	22,235	2,223
State Auto Property & Casualty Ins Co	PC-STK	SC	534,756	217,092	8,117	326,836	281,559
State Automobile Mutual Ins Co	PC-MUT	OH	1,235,988	832,513	9,058	280,502	314,655
State Farm Annuity And Life Ins Co	LH-STK	IL	7,257	7,195	0	0	0
State Farm Fire And Casualty Co	PC-STK	IL	16,704,575	5,363,358	290,758	7,927,974	6,692,361
State Farm General Ins Co	PC-STK	IL	1,987,631	565,509	4,999	1,262,308	1,082,797
State Farm Life Ins Co	LH-STK	IL	28,306,625	3,059,319	91,068	2,908,848	2,907,987
State Farm Mutual Automobile Ins Co	PC-MUT	IL	78,163,337	43,690,982	802,335	21,942,393	23,216,513
State Life Ins Co	LH-MUT	IN	352,416	29,982	1,520	54,526	30,376
State National Ins Co, Inc	PC-STK	TX	84,198	46,416	65	172,359	48,686
Steadfast Ins Co	PC-S/L	DE	141,220	141,219	5,980	370,278	0
Sterling Life Ins Co	LH-STK	AZ	20,479	12,650	0	9,772	8,272
Stewart Title Guaranty Co	TITLE	TX	429,558	195,101	23,960	655,790	658,187
Stonewall Ins Co	PC-STK	OH	77,620	61,194	0	0	0
Stratford Ins Co	PC-STK	NH	92,161	35,700	674	18,496	8,116
Suecia Ins co	PC-STK	NY	84,526	40,990	0	0	296
Sumitomo Marine & Fire Ins Co, Ltd	PC-USB	NY	227,167	123,719	2,628	66,070	51,211
Sun Life Assurance Co Of Canada (U.S.)	LH-STK	DE	22,067,296	940,335	114,835	5,475,097	5,451,583
Sunamerica Life Ins Co	LH-STK	AZ	26,588,952	2,017,093	3,574	6,013,233	5,997,654
Sunamerica National Life Ins Co	LH-STK	AZ	8,200	7,806	0	0	0
Sunset Life Ins Co of America	LH-STK	MO	485,818	80,236	45	46,450	42,494
Surety Life Ins Co	LH-STK	NE	104,479	64,584	802	82,863	-417
Swiss Reins Amer Corp	PC-STK	NY	5,980,649	1,537,044	0	0	1,758,729

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Swiss-Am Reassurance Co	LH-STK	NY	32,651	22,582	0	0	2,257
Sydney Reins Corp	PC-STK	PA	415,429	151,120	0	4,489	168,649
T.H.E. Ins Co	PC-STK	LA	66,268	28,234	498	24,056	20,088
Teachers Ins & Annuity Assoc of America	LH-STK	NY	118,567,483	8,097,405	299,027	6,630,785	6,628,570
Teachers Ins Co	PC-STK	IL	229,504	72,451	1,827	178,603	180,794
Templeton Funds Annuity Co	LH-STK	FL	29,868	14,247	0	0	3,306
Texas Life Ins Co	LH-STK	TX	501,429	40,080	26	57,967	52,315
TIAA-CREF Life Ins Co	LH-STK	NY	667,185	260,522	8,999	333,090	333,087
Ticor Title Ins Co	TITLE	CA	197,585	82,725	24,002	191,295	191,596
TIG Indemnity Co	PC-STK	CA	22,162	20,062	182	118,240	0
TIG Ins Co	PC-STK	CA	2,905,284	1,060,242	18,722	752,790	1,058,715
TIG Premier Ins Co	PC-STK	CA	39,066	37,781	1,995	172,079	0
TIG Specialty Ins Co	PC-S/L	CA	27,920	27,422	1,370	72,652	0
Titan Indemnity Co	PC-STK	TX	135,334	84,378	25	64,441	59,946
Title Ins Co Of Amer	TITLE	TN	11,169	7,507	0	12,479	12,683
Title Ins Co of OR	TITLE	OR	25,939	9,365	0	31,385	31,380
TM Specialty Ins Co	PC-S/L	AZ	16,672	16,637	0	50	0
Toa Rein Co Of Amer (The)	PC-STK	DE	682,391	260,768	0	0	157,313
Tokio Marine And Fire Ins Co, Ltd	PC-USB	NY	954,015	292,873	4,547	226,512	176,411
Tower Ins Co	PC-STK	WI	27,063	25,773	0	928	0
Toyota Motor Ins Co	PC-STK	IA	74,618	12,297	112	33,158	26,821
Trans Pacific Ins Co	PC-STK	NY	38,585	29,297	303	8,014	465
Trans World Assurance Co	LH-STK	CA	239,682	44,219	219	14,944	15,803
Transamer Life Ins And Annuity Co	LH-STK	NC	20,143,630	823,859	27,031	5,928,455	5,940,721
Transamer Occidental Life Ins Co	LH-STK	IA	23,700,904	1,594,585	44,965	2,283,409	2,304,125
Transamerica Assurance Co	LH-STK	MO	578,177	52,393	2,189	127,900	57,360
Transatlantic Reins Co	PC-STK	NY	4,364,855	1,531,876	0	0	1,456,678
Transcontinental Ins Co	PC-STK	NY	1,097,777	267,432	28,969	1,056,654	190,701
Transguard Ins Co Of Amer	PC-STK	IL	74,747	32,598	237	46,548	38,685
Transnation Title Ins Co	TITLE	AZ	125,144	63,705	42,319	161,432	161,719
Transnational Ins Co	PC-S/L	CT	15,096	15,013	0	65	204
Transport Ins Co	PC-STK	OH	85,427	17,162	3,530	8,549	0
Transportation Ins Co	PC-STK	IL	398,189	100,745	25,068	979,957	95,351
Travelers Cas and Surety Co of Amer	PC-STK	CT	1,577,575	585,679	10,165	400,730	483,257
Travelers Casualty and Surety Co	PC-STK	CT	11,140,627	2,840,896	1,070	80,108	2,385,471
Travelers Casualty and Surety Co of IL	PC-STK	IL	1,521,783	364,362	41	1,399	328,428
Travelers Casualty Co Of Connecticut	PC-STK	CT	258,918	62,139	1	27,858	57,118
Travelers Commerical Ins Co	PC-STK	CT	249,834	64,532	-1	2,150	57,118
Travelers Excess & Surplus Lines Co	PC-S/L	CT	149,707	48,954	0	1,093	32,129
Travelers Indemnity Co	PC-STK	CT	11,108,079	3,204,377	20,467	1,058,253	2,099,521
Travelers Indemnity Co Of Amer	PC-STK	CT	397,580	112,152	10,493	874,047	92,817
Travelers Indemnity Co Of Connecticut	PC-STK	CT	787,830	253,219	10,538	538,454	164,214
Travelers Indemnity Co Of Illinois	PC-STK	IL	214,001	75,960	47,184	1,958,469	42,838
Travelers Indemnity Co Of Missouri	PC-STK	MO	254,090	68,380	0	17,951	57,118

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Travelers Ins Co (Accident Dept)	PC-STK	CT	30,329	30,308	550	194,626	0
Travelers Ins Co (Life Department)	LH-STK	CT	48,290,570	5,130,101	43,612	4,635,998	4,433,431
Travelers Life And Annuity Co	LH-STK	CT	9,843,535	475,772	136,124	3,518,396	3,501,453
Travelers Personal Security Ins Co	PC-STK	CT	170,550	49,141	0	17,564	32,129
Travelers Property Casualty Ins Co	PC-STK	CT	185,674	48,880	0	70,264	35,699
Travelers Protective Assoc Of Amer	FRAT	MO	13,614	11,855	173	1,477	1,477
Trenwick Amer Reins Corp	PC-STK	CT	765,978	224,547	0	0	187,354
Triad Guaranty Ins Corp	PC-STK	IL	278,821	101,051	1,038	76,868	70,416
Trigon Health and Life Ins Co	LH-STK	VA	43,552	38,520	0	2	4,451
Trinity Universal Ins Co	PC-STK	TX	1,802,086	846,137	0	165,671	875,442
Tri-State Ins Co	PC-STK	OK	102,344	102,333	0	3,869	0
Tri-State Ins Co Of Minnesota	PC-STK	MIN	39,587	22,605	190	58,617	-29,086
Truck Ins Exchange	PC-RECIP	CA	1,083,599	286,824	7,116	588,358	783,680
Trumbull Ins Co	PC-STK	CT	96,823	31,096	1,127	86,351	33,228
Trustmark Ins Co	LH-STK	IL	1,115,113	207,020	14,149	979,181	929,637
Trustmark Life Ins Co	LH-STK	IL	700,350	43,630	1	24,468	163,357
Trygg-Hansa Ins Co, Ltd	PC-USB	NY	13,280	12,817	0	0	-9
Tudor Ins Co	PC-S/L	NH	190,128	42,732	766	29,417	11,258
Twin City Fire Ins Co	PC-STK	IN	334,300	137,639	19,652	1,035,860	99,685
Ukrainian Fraternal Assoc	FRAT	PA	10,745	349	7	389	385
Ukrainian National Aid Assoc Of Amer	FRAT	PA	5,300	718	7	94	80
Ukrainian National Assoc	FRAT	NJ	64,125	6,791	93	2,268	2,244
ULICO Casualty Co	PC-STK	DE	159,853	59,743	13,757	114,412	30,721
Underwriters Ins Co	PC-STK	NE	110,627	30,125	1,607	137,635	26,495
Underwriters Reins Co	PC-STK	NH	1,771,287	464,393	993	993	308,389
Unicare Life & Health Ins Co	LH-STK	DE	1,260,052	225,970	4,206	859,447	1,265,001
Unified Life Ins Co	LH-STK	TX	72,148	10,883	2,493	4,506	7,421
Union & League Of Romanian Societies of Ame	FRAT	OH	1,484	144	6	25	25
Union Bankers Ins Co	LH-STK	TX	113,159	12,100	1,660	91,647	24,508
Union Central Life Ins Co	LH-MUT	OH	5,506,554	353,873	22,545	855,510	829,262
Union Fidelity Life Ins Co	LH-STK	IL	1,273,646	410,383	4,881	205,770	375,622
Union Labor Life Ins Co	LH-STK	MD	2,948,223	112,391	3,900	345,092	355,169
Union Security Life Ins Co	LH-STK	DE	222,482	60,113	8,323	449,995	107,545
UnionAmerica Ins Co Lmted (US Rein Trust)	REIN	NY	265,572	39,381	0	0	61,945
Unione Italiana Reins Co Of Amer	PC-STK	NY	65,252	32,130	0	0	62
United Amer Ins Co	LH-STK	DE	839,505	106,269	13,567	745,344	630,792
United Benefit Life Ins Co	LH-STK	IN	7,743	4,182	1,152	81,038	65
United Capitol Ins Co	PC-S/L	IL	147,811	33,124	478	16,008	27,705
United Casualty Ins Co Of Amer	PC-STK	PA	13,613	11,158	1,545	29,382	5,295
United Coastal Ins Co	PC-S/L	AZ	48,338	23,495	0	4,084	3,887
United Concordia Ins Co	LH-STK	AZ	24,565	10,322	4,390	63,507	63,507
United Family Life Ins Co	LH-STK	GA	818,925	765,556	4,340	69,135	4,793
United Financial Casualty Co	PC-STK	MO	132,382	54,642	1,029	83,016	71,513
United Fire & Casualty Co	PC-STK	IA	548,113	183,604	1,567	211,224	263,685

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					Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Foreign Regulated Entities	Type	Domicile	Assets	Surplus			
United Guaranty Commercial Ins Co	PC-STK	NC	42,565	28,023	210	16,466	16,785
United Guaranty Residential Ins Co	PC-STK	NC	1,508,522	100,061	10,363	479,974	357,083
United Guaranty Residential Ins Of NC	PC-STK	NC	102,675	30,846	168	26,302	26,292
United Healthcare Ins Co	LH-STK	CT	3,862,645	1,011,909	108,668	5,801,039	6,218,554
United Heartland Life Ins Co	LH-STK	WI	20,543	9,506	0	1	26,797
United Home Life Ins Co	LH-STK	IN	54,485	10,113	532	6,282	5,975
United Ins Co Of Amer	LH-STK	IL	2,705,328	1,028,253	10,368	274,823	262,162
United Investors Life Ins Co	LH-STK	MO	4,785,956	150,228	12,672	756,860	781,078
United Life & Annuity Ins Co	LH-STK	TX	992,911	49,417	821	37,283	33,126
United Life Ins Co	LH-STK	IA	918,988	66,217	1,325	193,175	191,607
United Lutheran Society	FRAT	PA	13,842	2,194	12	762	760
United National Ins Co	PC-S/L	PA	451,683	299,198	5,607	256,661	109,647
United Of Omaha Life Ins Co	LH-STK	NE	11,067,145	832,085	62,117	2,315,554	1,884,627
United Pacific Ins Co	PC-STK	PA	122,456	72,524	3,370	356,628	9,865
United Presidential Life Ins Co	LH-STK	IN	1,033,761	68,314	4,168	72,473	48,227
United Security Ins Co	PC-STK	IA	17,051	15,471	0	41,508	-8,915
United Services Automobile Assoc	PC-RECI	TX	9,949,097	6,175,309	41,798	3,443,889	3,415,196
United Teacher Associates Ins Co	LH-STK	TX	274,196	32,836	5,999	85,046	89,751
United Wisconsin Ins Co	PC-STK	WI	86,086	38,160	4,957	95,075	71,515
United Wisconsin Life Ins Co	LH-STK	WI	315,136	147,229	88,892	948,745	932,727
United World Life Ins Co	LH-STK	NE	77,677	35,953	172	13,418	3,805
Unity Mutual Life Ins Co	LH-MUT	NY	446,808	23,022	22	101,944	25,648
Univeral Underwriters of TX Ins Co	PC-STK	TX	33,716	23,420	0	27,845	0
Universal Guaranty Life Ins Co	LH-STK	OH	211,612	14,288	434	22,152	18,636
Universal Surety Co	PC-STK	NE	94,836	79,371	0	5,288	2,640
Universal Surety Of Amer	PC-STK	TX	34,433	16,892	154	10,272	10,241
Universal Underwriters Ins Co	PC-STK	KS	1,121,215	218,930	21,015	716,250	659,498
Universal Underwriters Life Ins Co	LH-STK	KS	315,322	114,580	3,619	90,690	62,789
UNUM Life Ins Co Of Amer	LH-STK	ME	8,152,741	1,239,111	113,735	3,260,124	2,826,712
US Fidelity & Guaranty Co	PC-STK	MD	5,769,535	1,594,249	22,273	654,689	697,108
US Financial Life Ins Co	LH-STK	OH	156,670	16,026	5,875	97,357	54,823
US Fire Ins Co	PC-STK	NY	2,214,666	579,363	7,898	429,783	365,661
US Letter Carriers Mutual Benefit Assoc	FRAT	TN	117,400	21,358	628	13,898	13,898
US Liability Ins Co	PC-STK	PA	359,800	218,205	2,639	83,032	67,750
US Life Ins Co In The City Of NY	LH-STK	NY	2,210,809	226,434	7,854	800,585	282,698
US Specialty Ins Co	PC-STK	TX	167,498	106,056	2,161	157,275	46,777
USA Life One Ins Co Of Indiana	LH-MUT	IN	36,212	12,971	7	1,703	1,611
USAA Casualty Ins Co	PC-STK	TX	2,912,392	946,661	26,217	2,048,002	2,084,151
USAA General Indemnity Co	PC-STK	TX	145,837	53,590	105	174,309	123,111
USAA Life Ins Co	LH-STK	TX	7,053,682	528,830	7,470	719,005	638,734
USF&G Business Ins Co	PC-STK	MD	17,953	17,949	0	0	0
USF&G Family Ins Co	PC-STK	MD	17,952	17,951	0	0	0
USF&G Ins Co of MS	PC-STK	MS	18,397	18,394	0	31,874	0
USF&G Specialty Ins Co	PC-S/L	MD	16,033	16,030	215	32,146	0

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					Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Foreign Regulated Entities	Type	Domicile	Assets	Surplus			
USG Annuity & Life Co	LH-STK	OK	6,951,951	272,762	40,108	1,196,730	1,029,939
Utica Mutual Ins Co	PC-MUT	NY	1,739,175	474,235	1,705	287,698	587,585
Utica National Life Ins Co	LH-STK	NY	218,128	18,063	11	41,237	24,239
Valiant Ins Co	PC-STK	IA	13,352	13,349	1,904	141,205	0
Valley Forge Ins Co	PC-STK	PA	726,378	227,280	26,172	549,465	158,918
Valley Forge Life Ins Co	LH-STK	PA	1,333,850	166,286	35,711	1,249,418	698,297
Vanliner Ins Co	PC-MUT	AZ	209,902	84,743	2,226	85,635	80,255
Variable Annuity Life Ins Co	LH-STK	TX	44,430,421	1,387,107	192,997	4,507,110	4,511,733
Verex Assurance	PC-STK	WI	202,216	169,605	37	3,033	3,227
Vesta Fire Ins Corp	PC-STK	IL	512,062	275,270	190	41,743	204,668
Vesta Ins Corp	PC-STK	IL	8,716	7,368	1	25,063	0
Veterans Life Ins Co	LH-STK	IL	801,949	564,103	5,257	105,715	105,666
Vigilant Ins Co	PC-STK	NY	169,893	54,770	3,906	403,850	-67,316
Virginia Ins Reciprocal, The	PC-RECIP	VA	298,154	110,650	0	78,626	85,600
Virginia Surety Co	PC-STK	IL	1,381,316	409,430	5,836	863,708	518,930
Vision Service Plan Ins Co	PC-STK	CT	116,649	73,923	17,774	251,643	251,643
Voyager Indemnity Ins Co	PC-S/L	GA	64,363	29,690	-1	78,177	46,250
Voyager Life Ins Co	LH-STK	GA	146,264	37,235	0	52,848	92,657
Warner Ins Co	PC-STK	IL	45,749	30,080	273	24,045	23,645
Washington International Ins Co	PC-STK	AZ	60,619	29,252	891	33,391	-2,531
Washington National Ins Co	LH-STK	IL	891,228	154,730	2,732	166,762	82,304
Wausau Business Ins Co	PC-STK	WI	114,375	34,059	7,175	204,237	29,388
Wausau Underwriters Ins Co	PC-STK	WI	210,154	76,590	9,068	291,531	29,388
Wesco Ins Co	PC-STK	DE	277,250	71,367	1,943	110,614	148,682
West Amer Ins Co	PC-STK	IN	1,827,004	583,966	21,972	791,429	657,703
West Bend Mutual Ins Co	PC-MUT	WI	604,573	179,488	0	321,140	317,535
West Coast Life Ins Co	LH-STK	CA	1,420,340	86,891	6,243	274,219	170,810
Westchester Fire Ins Co	PC-STK	NY	749,876	278,377	6,478	323,401	235,940
Westchester Surplus Lines Ins Co	PC-S/L	GA	79,066	24,617	217	65,844	6,861
Western And Southern Life Ins Co	LH-MUT	OH	7,661,681	2,503,790	10,461	346,542	462,056
Western Catholic Union	FRAT	IL	43,226	517	5	6,228	6,122
Western Continental Ins Co	PC-STK	TX	74,871	26,983	0	509	32
Western Diversified Casualty Ins Co	PC-STK	WI	40,819	39,156	3,338	71,112	-30,965
Western Diversified Life Ins Co	LH-STK	IL	114,121	12,343	15,672	47,275	15,037
Western Fraternal Life Assoc	FRAT	IA	148,040	14,323	493	11,922	11,602
Western Heritage Ins Co	PC-S/L	AZ	84,122	60,870	2,189	59,790	0
Western Indemnity Ins Co	PC-S/L	TX	73,339	9,191	92	22,017	18,822
Western Reserve Life Assur Co Of Ohio	LH-STK	OH	10,746,754	146,145	69,863	2,382,808	2,294,041
Western Surety Co	PC-STK	SD	535,131	168,745	3,855	101,837	293,888
Western World Ins Co	PC-S/L	NH	472,514	168,103	2,582	57,751	66,023
Western-Southern Life Assurance Co	LH-STK	OH	4,674,096	234,298	26,397	829,629	715,195
Westfield Ins Co	PC-STK	OH	995,894	360,898	59,290	554,025	445,230
Westfield National Ins Co	PC-STK	OH	273,862	96,276	490	185,608	124,664
Westport Ins Corp	PC-STK	MO	1,003,428	196,222	22,444	777,122	359,318

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					Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Foreign Regulated Entities	Type	Domicile	Assets	Surplus			
Westward Life Ins Co	LH-STK	AZ	44,346	35,934	21	759	344
William Penn Assoc	FRAT	PA	133,432	23,831	143	4,140	4,106
Williamsburg Natl Ins Co	PC-STK	CA	13,345	11,022	312	14,989	391
Winterthur International Amer Ins Co	PC-STK	WI	91,153	34,458	10,377	195,808	37,868
Winterthur Internatl Amer Underwriters Ins Co	PC-S/L	OK	78,482	23,289	329	17,590	37,868
Woodmen Accident & Life Co	LH-STK	NE	753,794	90,340	3,028	70,637	59,529
Woodmen Of The World Life Ins Society	FRAT	NE	5,246,291	581,184	680	493,358	488,003
Worcester Ins Co	PC-STK	MA	358,264	107,318	0	145,409	146,140
Workmen's Benefit Fund Of The USA	FRAT	NY	33,133	2,847	2	1,327	1,207
Workmen's Circle	FRAT	NY	9,988	1,466	1	1,500	1,367
World Ins Co	LH-MUT	NE	198,017	53,594	722	142,685	178,561
Worldwide Ins Co	PC-STK	OH	34,617	31,570	115	61,656	1,090
XL Ins Co of New York, Inc	PC-STK	NY	140,216	35,228	0	10,725	16,731
XL Specialty Ins Co	PC-STK	IL	233,940	67,101	4,589	329,251	16,730
Yasuda Fire & Marine Ins Co Of Amer	PC-STK	NY	335,035	96,521	2,501	132,325	98,052
Yosemite Ins Co	PC-STK	IN	276,297	164,180	280	30,172	58,225
Zale Life Ins Co	LH-STK	AZ	13,258	9,602	0	2,395	1,852
ZC Ins Co	PC-STK	NJ	93,945	52,317	0	172,152	2,905
ZC Specialty Ins Co	PC-S/L	TX	109,162	81,332	165	30,802	3,053
Zenith Ins Co	PC-STK	CA	928,117	262,407	273	300,485	344,691
Zurich Amer Ins Co Of Illinois	PC-STK	IL	30,265	30,265	138	236,376	0
Zurich American Ins Co	PC-STK	NY	9,927,523	2,434,744	67,707	2,034,579	3,613,623
Zurich Life Ins Co Of Amer	LH-STK	IL	287,073	27,300	3,813	106,335	23,092
Zurich Reins (North Amer), Inc	PC-STK	CT	3,549,613	858,653	0	0	959,759
Zurich Specialties London Limited	PC-S/L	NY	325,649	155,256	0	0	9,995
Totals:	1,389		3,867,385,896	499,822,933	21,137,346	732,100,821	723,333,910

APPENDIX COMPANY LIST

This listing reflects company address data when the 2000 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

36404 CA 21ST CENTURY CASUALTY INSURANCE COMPANY 6301 OWENSMOUTH AVENUE WOODLAND HILLS, CA 91367	20699 PA ACE PROPERTY AND CASUALTY INSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101-1484	42757 IA AGRI GENERAL INSURANCE COMPANY 1501 50TH STREET SUITE 200 W. DES MOINES, IA 50266-5962	36420 CA ALLIANZ UNDERWRITERS INSURANCE COMPANY P.O. BOX 7780 BURBANK, CA 91510-7780
12963 CA 21ST CENTURY INSURANCE COMPANY 6301 OWENSMOUTH AVENUE WOODLAND HILLS, CA 91367	22950 IL ACSTAR INSURANCE COMPANY P.O. BOX 2350 NEW BRITAIN, CT 06050-2350	56014 WI AID ASSOCIATION FOR LUTHERANS 4321 N. BALLARD ROAD APPLETON, WI 54919-0001	42579 IA ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY 701 5TH AVENUE DES MOINES, IA 50391-2007
77879 LA 5 STAR LIFE INSURANCE COMPANY 909 N. WASHINGTON ALEXANDRIA, VA 22314	14184 WI ACUITY, A MUTUAL INSURANCE COMPANY 2800 S. TAYLOR DRIVE P.O. BOX 58, CONTROLLER SHEBOYGAN, WI 53082-0058	66842 DE AIG LIFE INSURANCE COMPANY P.O. BOX 667 WILMINGTON, DE 19899	10212 NH ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY 100 N. PARKWAY WORCESTER, MA 01605
71854 DC AAA LIFE INSURANCE COMPANY 17250 NEWBURGH ROAD SUITE 100 LIVONIA, MI 48152	44318 DE ADMIRAL INDEMNITY COMPANY 1255 CALDWELL ROAD P. O. BOX 5705 CHERRY HILL, NJ 08034	19399 NY AIU INSURANCE COMPANY 70 PINE STREET NEW YORK, NY 10270	41840 MI ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY 100 NORTH PARKWAY WORCESTER, MA 01605
22896 MD ACA FINANCIAL GUARANTY CORPORATION 140 BROADWAY 47TH FLOOR NEW YORK, NY 10005	24856 DE ADMIRAL INSURANCE COMPANY 1255 CALDWELL ROAD P.O. BOX 5725 CHERRY HILL, NJ 08034	10957 IL ALAMANCE INSURANCE COMPANY 238 INTERNATIONAL ROAD BURLINGTON, NC 27215	84824 DE ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY 440 LINCOLN STREET WORCESTER, MA 01653
60038 DC ACACIA LIFE INSURANCE COMPANY 5900 O STREET LINCOLN, NE 68510	39381 DE ADRIATIC INSURANCE COMPANY 3501 N. CAUSEWAY BOULEVARD SUITE 1000 METAIRIE, LA 70002-3675	44776 DE ALEA NORTH AMERICA REINSURANCE COMPANY 101 MERRITT 7 2ND FLOOR NORWALK, CT 06851	29688 IL ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY 3075 SANDERS ROAD STE. H1A NORTHBROOK, IL 60062
85685 VA ACACIA NATIONAL LIFE INSURANCE COMPANY 5900 "O" STREET LINCOLN, NE 68510	83445 AZ ADVANCE INSURANCE COMPANY 2930 SW WOODSIDE DRIVE SUITE A TOPEKA, KS 66614-5326	19135 AL ALFA MUTUAL INSURANCE COMPANY 2108 EAST SOUTH BOULEVARD MONTGOMERY, AL 36191-0001	19240 IL ALLSTATE INDEMNITY COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127
37958 NE ACCEPTANCE INSURANCE COMPANY 222 S. 15TH STREET SUITE 600 NORTH OMAHA, NB 68102-1616	33898 PA AEGIS SECURITY INSURANCE COMPANY P.O. BOX 3153 HARRISBURG, PA 17105	20222 OH ALL AMERICA INSURANCE COMPANY 800 S. WASHINGTON STREET VAN WERT, OH 45891	19232 IL ALLSTATE INSURANCE COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127
10166 MI ACCIDENT FUND COMPANY, THE P.O. BOX 40790 LANSING, MI 48901-7990	78700 CT AETNA HEALTH AND LIFE INSURANCE COMPANY 151 FARMINGTON STREET MC64 HARTFORD, CT 06156-0417	60097 IL ALL AMERICAN LIFE INSURANCE COMPANY P.O. BOX 2074 750 W. VIRGINIA STREET MILWAUKEE, WI 53201-2074	60186 IL ALLSTATE LIFE INSURANCE COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127
26379 FL ACCREDITED SURETY AND CASUALTY COMPANY, INC. 400 S. PARK AVE. SUITE 320 WINTER PARK, FL 32789	76953 FL AETNA INSURANCE COMPANY OF AMERICA FIN SERV, COMPLIANCE, TS31 151 FARMINGTON AVENUE HARTFORD, CT 06156	82406 IN ALL SAVERS INSURANCE COMPANY 7440 WOODLAND DRIVE INDIANAPOLIS, IN 46278-1719	17230 IL ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127
22667 PA ACE AMERICAN INSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101-1484	36153 CT AETNA INSURANCE COMPANY OF CONNECTICUT 151 FARMINGTON AVENUE MC64 HARTFORD, CT 06156-0417	20273 NY ALLIANCE ASSURANCE COMPANY OF AMERICA 325 DONALD J. LYNCH BOULEVARD MARLBOROUGH, MA 01752	67369 IN ALTA HEALTH & LIFE INSURANCE COMPANY 8515 E. ORCHARD ROAD GREENWOOD VILLAGE, CO 80111
22705 PA ACE AMERICAN REINSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101	86509 CT AETNA LIFE INSURANCE AND ANNUITY COMPANY FIN. SERV., COMPLIANCE, TS31 151 FARMINGTON AVENUE HARTFORD, CT 06156	60134 MI ALLIANCE HEALTH AND LIFE INSURANCE COMPANY 2850 W. GRAND BOULEVARD FIFTH FLOOR DETROIT, MI 48202	60208 IL AMALGAMATED LIFE AND HEALTH INSURANCE COMPANY 333 S. ASHLAND AVENUE CHICAGO, IL 60607
50028 NY ACE CAPITAL TITLE REINSURANCE COMPANY 1325 AVENUE OF THE AMERICAS NEW YORK, NY 10019	60054 CT AETNA LIFE INSURANCE COMPANY 151 FARMINGTON AVENUE MC64 HARTFORD, CT 06156-0417	56189 OH ALLIANCE OF POLES OF AMERICA 6966 BROADWAY AVENUE CLEVELAND, OH 44105	18708 WI AMBAC ASSURANCE CORPORATION ONE STATE STREET PLAZA 15TH FLOOR NEW YORK, NY 10004
20702 PA ACE FIRE UNDERWRITERS INSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101-1484	95756 MI AETNA U.S. HEALTHCARE, INC. 26933 NORTHWESTERN HIGHWAY SUITE 100 SOUTHFIELD, MI 48034-4728	56197 OH ALLIANCE OF TRANSYLVANIAN SAXONS 5393 PEARL ROAD CLEVELAND, OH 44129-1597	19100 IA AMCO INSURANCE COMPANY 701 5TH AVENUE DES MOINES, IA 50391-2007
30180 MD ACE GUARANTY RE INC. 1325 AVENUE OF THE AMERICAS 18TH FLOOR NEW YORK, NY 10019	10014 RI AFFILIATED FM INSURANCE COMPANY P.O. BOX 7500 JOHNSTON, RI 02919-0500	35300 CA ALLIANZ INSURANCE COMPANY P.O. BOX 7780 BURBANK, CA 91505-7780	75078 GA AMERIBEST LIFE INSURANCE COMPANY 909 LOCUST STREET DES MOINES, IA 50309
10030 PA ACE INDEMNITY INSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101	60232 PA AGL LIFE ASSURANCE COMPANY 610 WEST GERMANTOWN PIKE SUITE 460 PLYMOUTH MEETING, PA 19462	90611 MN ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA P.O. BOX 1344 MINNEAPOLIS, MN 55440-1344	10103 IN AMERICAN AGRICULTURAL INSURANCE COMPANY 225 W. TOUHY AVENUE PARK RIDGE, IL 60068

APPENDIX COMPANY LIST

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19720 AMERICAN ALTERNATIVE INSURANCE CORPORATION 555 COLLEGE ROAD EAST P.O. BOX 5241 PRINCETON, NJ 08543	DE	94439 AMERICAN CREDITORS LIFE INSURANCE COMPANY P.O. BOX 17748 IRVINE, CA 92623-7748	DE	60429 AMERICAN FIDELITY LIFE INSURANCE COMPANY 4060 BARRANCAS AVENUE PENSACOLA, FL 32507	FL	60518 AMERICAN HEALTH AND LIFE INSURANCE COMPANY ATTN: ACCOUNTING P.O. BOX 2548 FORT WORTH, TX 76113	TX
24589 AMERICAN AND FOREIGN INSURANCE COMPANY 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	DE	41858 AMERICAN DYNASTY SURPLUS LINES INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	DE	24066 AMERICAN FIRE AND CASUALTY COMPANY 9450 SEWARD ROAD FAIRFIELD, OH 45014	OH	39152 AMERICAN HEALTHCARE INDEMNITY COMPANY 1888 CENTURY PARK EAST SUITE 800 LOS ANGELES, CA 90067-1708	DE
21849 AMERICAN AUTOMOBILE INSURANCE COMPANY 777 SAN MARIN DRIVE NOVATO, CA 94998	MO	19690 AMERICAN ECONOMY INSURANCE COMPANY SAFE CO PLAZA SEATTLE, WA 98185	IN	94226 AMERICAN FRANKLIN LIFE INSURANCE COMPANY, THE #1 FRANKLIN SQUARE SPRINGFIELD, IL 62713-0001	IL	60534 AMERICAN HERITAGE LIFE INSURANCE COMPANY 1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE, FL 32224-6688	FL
10111 AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA 11222 QUAIL ROOST DRIVE MIAMI, FL 33157	FL	37990 AMERICAN EMPIRE INSURANCE COMPANY P.O. BOX 5370 CINCINNATI, OH 45201	OH	56200 AMERICAN FRATERNAL UNION P.O. BOX 59 ELY, MN 55731	MN	19380 AMERICAN HOME ASSURANCE COMPANY 70 PINE STREET NEW YORK, NY 10270	NY
60275 AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA 11222 QUAIL ROOST DRIVE MIAMI, FL 33157	FL	35351 AMERICAN EMPIRE SURPLUS LINES INSURANCE COMPANY P.O. BOX 5370 CINCINNATI, OH 45201	DE	40398 AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY 475 HALF DAY ROAD SUITE 300 LINCOLNSHIRE, IL 60069	IL	60577 AMERICAN INCOME LIFE INSURANCE COMPANY P.O. BOX 2608 WACO, TX 76797	IN
40789 AMERICAN BUSINESS & PERSONAL INSURANCE MUTUAL, INC. 307 N. MICHIGAN AVENUE CHICAGO, IL 60601	DE	20613 AMERICAN EMPLOYERS' INSURANCE COMPANY ONE BEACON STREET 3RD FLOOR BOSTON, MA 02108-3100	MA	70432 AMERICAN GENERAL ANNUITY INSURANCE COMPANY 205 E. 10TH AVENUE AMARILLO, TX 79101	TX	21857 AMERICAN INSURANCE COMPANY, THE 777 SAN MARIN DRIVE NOVATO, CA 94998	NE
60291 AMERICAN CAPITOL INSURANCE COMPANY P.O. BOX 42814 HOUSTON, TX 77242	TX	94234 AMERICAN ENTERPRISE LIFE INSURANCE COMPANY 227 AXP FINANCIAL CENTER MINNEAPOLIS, MN 55474	IN	68373 AMERICAN GENERAL ASSURANCE COMPANY 1000 WOODFIELD ROAD SCHAUMBURG, IL 60173-4793	IL	32220 AMERICAN INTERNATIONAL INSURANCE COMPANY 505 CARR ROAD WILMINGTON, DE 19809-0495	NY
20427 AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA CNA PLAZA STATE SPECIFIC STAT. RPTG.-9 SOUTH CHICAGO, IL 60685	PA	43117 AMERICAN EQUITY INSURANCE COMPANY 7676 E. PINNACLE PEAK ROAD SCOTTSDALE, AZ 85255	AZ	24376 AMERICAN GENERAL INDEMNITY COMPANY 1000 WOODFIELD ROAD SCHAUMBURG, IL 60173-4793	NE	60607 AMERICAN INTERNATIONAL LIFE ASSURANCE COMPANY OF NEW YORK P.O. BOX 727 WALL STREET STATION NEW YORK, NY 10268	NY
37915 AMERICAN CENTRAL INSURANCE COMPANY ONE BEACON STREET BOSTON, MA 02108-3100	MO	92738 AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY P.O. BOX 71216 DES MOINES, IA 50325	IA	66672 AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY 458N AMERICAN GENERAL CTR-NASHVILLE NASHVILLE, TN 37250	TN	40258 AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY 70 PINE STREET NEW YORK, NY 10270	PA
18180 AMERICAN COMMUNITY CASUALTY INSURANCE COMPANY 39201 SEVEN MILE ROAD LIVONIA, MI 48152	MI	10819 AMERICAN EQUITY SPECIALTY INSURANCE COMPANY 7676 EAST PINNACLE PEAK ROAD SCOTTSDALE, AZ 85255	CA	60488 AMERICAN GENERAL LIFE INSURANCE COMPANY P. O. BOX 1591 HOUSTON, TX 77251	TX	26883 AMERICAN INTERNATIONAL SPECIALTY LINES INSURANCE COMPANY 70 PINE STREET NEW YORK, NY 10270	AK
60305 AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY 39201 W. SEVEN MILE ROAD LIVONIA, MI 48152-1094	MI	23450 AMERICAN FAMILY HOME INSURANCE COMPANY P.O. BOX 5323 CINCINNATI, OH 45201-5323	FL	67571 AMERICAN GENERAL LIFE INSURANCE COMPANY OF NEW YORK P.O. BOX 1456 SYRACUSE, NY 13201-1456	NY	31895 AMERICAN INTERSTATE INSURANCE COMPANY 2301 HIGHWAY 190 WEST DERIDDER, LA 70634-6005	LA
45934 AMERICAN COMPENSATION INSURANCE COMPANY 8500 NORMANDALE LAKE BOULEVARD SUITE 1400 BLOOMINGTON, MN 55437	MN	60380 AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS AFLAC WORLDWIDE HEADQUARTERS 1932 WYNNTON ROAD COLUMBUS, GA 31999	GA	68667 AMERICAN GENERAL LIFE INSURANCE COMPANY OF PENNSYLVANIA 3600 ROUTE 66 P.O. BOX 1580 NEPTUNE, NJ 07754-1580	PA	60631 AMERICAN INVESTORS LIFE INSURANCE COMPANY, INC. P.O. BOX 2039 TOPEKA, KS 66601-2039	KS
12246 AMERICAN CONTINENTAL INSURANCE COMPANY 385 WASHINGTON STREET ST PAUL, MN 55102	MO	60399 AMERICAN FAMILY LIFE INSURANCE COMPANY 6000 AMERICAN PARKWAY MADISON, WI 53783-0001	WI	31208 AMERICAN GENERAL PROPERTY INSURANCE COMPANY 458N AMERICAN GENERAL CENTER NASHVILLE, TN 37250	TN	60704 AMERICAN LIFE INSURANCE COMPANY OF NEW YORK, THE 435 HUDSON STREET NEW YORK, NY 10014	NY
74268 AMERICAN CONTINENTAL LIFE INSURANCE COMPANY 540 LAKE COOK ROAD DEERFIELD, IL 60015	MO	43699 AMERICAN FEDERATION INSURANCE COMPANY P.O. BOX 2450 GRAND RAPIDS, MI 49501-2450	FL	16403 AMERICAN GROWERS INSURANCE COMPANY 222 S. 15TH STREET SUITE 600 NORTH OMAHA, NE 68102-1616	NE	10200 AMERICAN LIVE STOCK INSURANCE COMPANY P.O. BOX 520 GENEVA, IL 60134-0520	IL
38237 AMERICAN COUNTRY INSURANCE COMPANY 222 N. LASALLE STREET SUITE 1600 CHICAGO, IL 60601-1105	IL	13323 AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY 26001 TELEGRAPH ROAD SOUTHFIELD, MI 48034	MI	26247 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY 1400 AMERICAN LANE TOWER 1, 19TH FLOOR SCHAUMBURG, IL 60196-1056	NY	30562 AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY 1 KEMPER DRIVE LONG GROVE, IL 60049-0001	IL
		60410 AMERICAN FIDELITY ASSURANCE COMPANY P.O. BOX 25523 OKLAHOMA CITY, OK 73125-0523	OK	13331 AMERICAN HARDWARE MUTUAL INSURANCE COMPANY 471 E. BROAD STREET COLUMBUS, OH 43215	OH	81213 AMERICAN MATURITY LIFE INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	CT

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67989 SD AMERICAN MEMORIAL LIFE INSURANCE COMPANY P.O. BOX 2730 RAPID CITY, SD 57709-2730	39969 DE AMERICAN SAFETY CASUALTY INSURANCE COMPANY 1845 THE EXCHANGE SUITE 200 ATLANTA, GA 30339	19488 MI AMERISURE INSURANCE COMPANY P.O. BOX 2060 FARMINGTON HILLS, MI 48333-2060	61069 IN ANTHEM LIFE INSURANCE COMPANY P.O. BOX 10 WORTHINGTON, OH 43085
23469 OH AMERICAN MODERN HOME INSURANCE COMPANY P.O. BOX 5323 CINCINNATI, OH 45201-5323	42978 DE AMERICAN SECURITY INSURANCE COMPANY 260 INTERSTATE NORTH CIRCLE, NW ATLANTA, GA 30339	23396 MI AMERISURE MUTUAL INSURANCE COMPANY P.O. BOX 2060 FARMINGTON HILLS, MI 48333-2060	10316 RI APPALACHIAN INSURANCE COMPANY P.O. BOX 7500 JOHNSTON, RI 02919-0500
65811 OH AMERICAN MODERN LIFE INSURANCE COMPANY P.O. BOX 5323 CINCINNATI, OH 45201-5323	19992 OH AMERICAN SELECT INSURANCE COMPANY P. O. BOX 5001 WESTFIELD CENTER, OH 44251-5001	11050 MI AMERISURE PARTNERS INSURANCE COMPANY P.O. BOX 2060 FARMINGTON HILLS, MI 48333-2060	10229 MI APSPECIALTY INSURANCE CORPORATION 1301 N HAGADORN ROAD EAST LANSING, MI 48826
22918 IL AMERICAN MOTORISTS INSURANCE COMPANY 1 KEMPER DRIVE LONG GROVE, IL 60049-0001	86630 CT AMERICAN SKANDIA LIFE ASSURANCE CORPORATION P.O. BOX 883 SHELTON, CT 06484-0883	61301 NE AMERITAS LIFE INSURANCE CORP P.O. BOX 81889 LINCOLN, NE 68501-1889	34738 IA ARAG INSURANCE COMPANY 400 LOCUST STREET SUITE 480 DES MOINES, IA 50309
60739 TX AMERICAN NATIONAL INSURANCE COMPANY ONE MOODY PLAZA GALVESTON, TX 77550	56227 IL AMERICAN SLOVENIAN CATHOLIC UNION (K.S.K.J.) 2439 GLENWOOD AVENUE JOLIET, IL 60435	97977 NE AMERITAS VARIABLE LIFE INSURANCE COMPANY P.O. BOX 82550 LINCOLN, NE 68501	10348 NE ARCH REINSURANCE COMPANY 20 HORSENECK LANE GREENWICH, CT 06830
71773 TX AMERICAN NATIONAL LIFE INSURANCE OF TEXAS ONE MOODY PLAZA GALVESTON, TX 77550	33723 IN AMERICAN SPIRIT INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	10665 FL AMERITRUST INSURANCE CORPORATION P.O. BOX 22199 SARASOTA, FL 34276-5199	19860 IL ARGONAUT GREAT CENTRAL INSURANCE COMPANY 3625 N. SHERIDAN ROAD PEORIA, IL 61604-1434
93653 AZ AMERICAN PARTNERS LIFE INSURANCE COMPANY 227 AXP FINANCIAL CENTER MINNEAPOLIS, MN 55474	19704 IN AMERICAN STATES INSURANCE COMPANY SAFECO PLAZA SEATTLE, WA 98185	61689 IA AMERUS LIFE INSURANCE COMPANY 611 FIFTH AVENUE DES MOINES, IA 50309	19801 CA ARGONAUT INSURANCE COMPANY 10101 REUNION PLACE SUITE 800 SAN ANTONIO, TX 78216
91785 CT AMERICAN PHOENIX LIFE AND REASSURANCE COMPANY 100 BRIGHT MEADOW BOULEVARD ENFIELD, CT 06083-1900	60879 IN AMERICAN STATES LIFE INSURANCE COMPANY P.O. BOX 34690 SEATTLE, WA 98124-1690	27928 IL AMEX ASSURANCE COMPANY P.O. BOX 19054 GREEN BAY, WI 54307	19828 IL ARGONAUT MIDWEST INSURANCE COMPANY 10101 REUNION PLACE SUITE 800 SAN ANTONIO, TX 78216
33006 MI AMERICAN PHYSICIANS ASSURANCE CORPORATION 1301 N. HAGADORN ROAD EAST LANSING, MI 48823	37214 IN AMERICAN STATES PREFERRED INSURANCE COMPANY SAFECO PLAZA SEATTLE, WA 98185	42390 PA AMGUARD INSURANCE COMPANY P.O. BOX A-H WILKES-BARRE, PA 18703	31887 MA ARKWRIGHT INSURANCE COMPANY P.O. BOX 7500 JOHNSTON, RI 02919-0500
51535 FL AMERICAN PIONEER TITLE INSURANCE COMPANY 493 E. SEMORAN BOULEVARD CASSELBERRY, FL 32707	60895 IN AMERICAN UNITED LIFE INSURANCE COMPANY P.O. BOX 368 INDIANAPOLIS, IN 46206-0368	72222 RI AMICA LIFE INSURANCE COMPANY P.O. BOX 6008 PROVIDENCE, RI 02940-6008	41459 KS ARMED FORCES INSURANCE EXCHANGE P.O. BOX G FORT LEAVENWORTH, KS 66027
18910 IL AMERICAN PROTECTION INSURANCE COMPANY 1 KEMPER DRIVE LONG GROVE, IL 60049-0001	61140 IA AMERICAN TRAVELERS ASSURANCE COMPANY 5700 WESTOWN PARKWAY W. DES MOINES, IA 50266-8221	19976 RI AMICA MUTUAL INSURANCE COMPANY P.O. BOX 6008 PROVIDENCE, RI 02940-6008	36250 NY ASSET GUARANTY INSURANCE COMPANY 335 MADISON AVENUE 25TH FLOOR NEW YORK, NY 10017-4605
10227 DE AMERICAN RE-INSURANCE COMPANY 555 COLLEGE ROAD EAST P. O. BOX 5241 PRINCETON, NJ 08543	35912 OK AMERICAN WESTERN HOME INSURANCE COMPANY P. O. BOX 5323 CINCINNATI, OH 45201-5323	60941 AZ ANCHOR NATIONAL LIFE INSURANCE COMPANY 1 SUNAMERICA CENTER LOS ANGELES, CA 90067-6022	21865 CA ASSOCIATED INDEMNITY CORPORATION 777 SAN MARIN DRIVE NOVATO, CA 94998
19615 AZ AMERICAN RELIABLE INSURANCE COMPANY 8655 E. VIA DE VENTURA SCOTTSDALE, AZ 85258	40142 IL AMERICAN ZURICH INSURANCE COMPANY 1400 AMERICAN LANE TOWER 1, 19TH FLOOR SCHAUMBERG, IL 60196-1056	37656 FL ANESTHESIOLOGISTS PROFESSIONAL ASSURANCE COMPANY 1320 S. DIXIE HIGHWAY SUITE 1060 CORAL CABLES, FL 33146	27189 CA ASSOCIATED INTERNATIONAL INSURANCE COMPANY 21820 BURBANK BOULEVARD SUITE 330 WOODLAND HILLS, CA 91367
60836 IA AMERICAN REPUBLIC INSURANCE COMPANY P.O. BOX 1 DES MOINES, IA 50301	61999 TX AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY P.O. BOX 13487 KANSAS CITY, MO 64199-3487	62421 CT ANNUITY & LIFE REASSURANCE AMERICA, INC. 280 TRUMBULL STREET 21ST FLOOR HARTFORD, CT 06103	87882 MI ASSOCIATED MUTUAL HOSPITAL SERVICE OF MICHIGAN 25 JEFFERSON PLACE, S.E. GRAND RAPIDS, MI 49503
19984 IL AMERICAN RISK FUNDING INSURANCE COMPANY 12222 MERIT DRIVE SUITE 1660 DALLAS, TX 75251	94471 TX AMERICOM LIFE & ANNUITY INSURANCE COMPANY 12900 METCALF SUITE 200 OVERLAND PARK, KS 66213	93661 OH ANNUITY INVESTORS LIFE INSURANCE COMPANY P.O. BOX 5423 CINCINNATI, OH 45201-5423	71838 TN ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY P.O. BOX 2548 FORT WORTH, TX 76113
19631 MI AMERICAN ROAD INSURANCE COMPANY, THE THE AMERICAN ROAD DEARBORN, MI 48121-6027	30872 IL AMERIN GUARANTY CORPORATION 1601 MARKET STREET PHILADELPHIA, PA 19103	10984 MI ANSUR AMERICA INSURANCE COMPANY ONE MUTUAL AVENUE FRANKENMUTH, MI 48787-0001	21296 IN ASSOCIATES INSURANCE COMPANY P.O. BOX 222038 DALLAS, TX 75222-2038
		85286 TX ANTHEM ALLIANCE HEALTH INSURANCE COMPANY 120 MONUMENT CIRCLE INDIANAPOLIS, IN 46204	56235 NY ASSOCIATION OF LITHUANIAN WORKERS 11 KING STREET SUITE 204 MIDDLETOWN, NY 10940-5011

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19305 ASSURANCE COMPANY OF AMERICA 1400 AMERICAN LANE SCHAUMBURG, IL 60196-1056	NY	29530 AXA ART INSURANCE CORPORATION 4 W. 58TH STREET 8TH FLOOR NEW YORK, NY 10019-2515	NY	61387 BANKERS UNITED LIFE ASSURANCE COMPANY 4333 EDGEWOOD ROAD, N.E. CEDAR RAPIDS, IA 52499	IA	52037 BLUE CARE OF MICHIGAN, INC. 25925 TELEGRAPH ROAD MC#BF355 SOUTHFIELD, MI 48086-5043	MI
71439 ASSURITY LIFE INSURANCE COMPANY 1526 K STREET LINCOLN, NE 68508	NE	33022 AXA CORPORATE SOLUTIONS INSURANCE COMPANY 199 WATER STREET 8TH FLOOR NEW YORK, NY 10038-3526	NY	94250 BANNER LIFE INSURANCE COMPANY 1701 RESEARCH BOULEVARD ROCKVILLE, MD 20850	MD	54291 BLUE CROSS AND BLUE SHIELD OF MICHIGAN 600 LAFAYETTE EAST MC 0801 DETROIT, MI 48226	MI
41769 ATHENA ASSURANCE COMPANY 385 WASHINGTON STREET ST. PAUL, MN 55102	MN	68365 AXA CORPORATE SOLUTIONS LIFE REINSURANCE COMPANY 17 STATE STREET NEW YORK, NY 10004-1501	DE	57223 BAPTIST LIFE ASSOCIATION 8555 MAIN STREET BUFFALO, NY 14221	NY	61476 BOSTON MUTUAL LIFE INSURANCE COMPANY 120 ROYALL STREET CANTON, MA 02021-1098	MA
61093 ATLANTA LIFE INSURANCE COMPANY 100 AUBURN AVENUE N.E. ATLANTA, GA 30303	GA	36552 AXA CORPORATE SOLUTIONS REINSURANCE COMPANY 17 STATE STREET 29TH & 30TH FLOORS NEW YORK, NY 10004-1501	DE	29513 BAR PLAN MUTUAL INSURANCE COMPANY, THE 1717 HIDDEN CREEK COURT ST. LOUIS, MO 63131	MO	20761 BOSTON OLD COLONY INSURANCE COMPANY CNA PLAZA STATE SPECIFIC STAT. RPTG.-9 SOUTH CHICAGO, IL 60685	MA
22209 ATLANTIC INSURANCE COMPANY P.O. BOX 131771 DALLAS, TX 75313-1771	TX	11835 AXA RE AMERICA INSURANCE COMPANY 17 STATE STREET NEW YORK, NY 10004-1501	DE	38245 BCS INSURANCE COMPANY 676 N. ST. CLAIR STREET CHICAGO, IL 60611	OH	52570 BOTSFORD HEALTH PLAN 28050 GRAND RIVER FARMINGTON HILLS, MI 48336	MI
19895 ATLANTIC MUTUAL INSURANCE COMPANY 140 BROADWAY NEW YORK, NY 10005	NY	16187 AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY 17 STATE STREET NEW YORK, NY 10004-1501	DE	80985 BCS LIFE INSURANCE COMPANY 676 N. ST. CLAIR STREET CHICAGO, IL 60611	IL	29734 BOWLING CENTERS INSURANCE CORPORATION, INC. P.O. BOX 2223 SOUTHFIELD, MI 48037-2223	MI
27154 ATLANTIC SPECIALTY INSURANCE COMPANY 140 BROADWAY NEW YORK, NY 10005-1101	NY	13420 BADGER MUTUAL INSURANCE COMPANY 1635 W. NATIONAL AVENUE MILWAUKEE, WI 53204	WI	52620 BEHAVIORAL HEALTHCARE MANAGEMENT, INC 200 SOUTH HOOVER BOULEVARD SUITE 200 TAMPA, FL 33609	MI	74900 BROKERS NATIONAL LIFE ASSURANCE COMPANY P.O. BOX 150129 AUSTIN, TX 78715-0129	AR
18333 ATLAS ASSURANCE COMPANY OF AMERICA 62 MAPLE AVENUE KEENE, NH 03431	NY	24813 BALBOA INSURANCE COMPANY P.O. BOX 19702 IRVINE, CA 92623-9702	CA	61395 BENEFICIAL LIFE INSURANCE COMPANY 36 S. STATE STREET SALT LAKE CITY, UT 84136-0001	UT	78620 BROOKE LIFE INSURANCE COMPANY C-O JACKSON NAT'L LIFE 1 CORPORATE WAY LANSING, MI 48951	MI
50687 ATTORNEYS' TITLE INSURANCE FUND, INC. 6545 CORPORATE CENTRE BOULEVARD ORLANDO, FL 32822	FL	68160 BALBOA LIFE INSURANCE COMPANY P.O. BOX 19702 IRVINE, CA 92623-9702	CA	29580 BERKLEY REGIONAL INSURANCE COMPANY 7273 E. BUTHERUS DRIVE SCOTTSDALE, AZ 85260	DE	13528 BROTHERHOOD MUTUAL INSURANCE COMPANY 6400 BROTHERHOOD WAY P.O. BOX 2227 FORT WAYNE, IN 46801	IN
61182 AURORA NATIONAL LIFE ASSURANCE COMPANY 1290 SILAS DEANE HIGHWAY WETHERSFIELD, CT 06109	CA	61212 BALTIMORE LIFE INSURANCE COMPANY, THE 10075 RED RUN BOULEVARD OWINGS MILLS, MD 21117-6050	MD	62345 BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA 3024 HARNEY STREET OMAHA, NE 68131	NE	16713 BUCKEYE STATE MUTUAL INSURANCE COMPANY, THE ONE HERITAGE PLACE PIQUA, OH 45356-4888	OH
70688 AUSA LIFE INSURANCE COMPANY, INC. 4 MANHATTANVILLE ROAD PURCHASE, NY 10577	NY	61263 BANKERS LIFE AND CASUALTY COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032	IL	71714 BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA 700 SOUTH STREET PITTSFIELD, MA 01201	MA	20788 BUCKEYE UNION INSURANCE COMPANY, THE CNA PLAZA STATE SPECIFIC STAT. RPTG-9 SOUTH CHICAGO, IL 60685	OH
21210 AUTO CLUB GROUP INSURANCE COMPANY 1 AUTO CLUB DRIVE DEARBORN, MI 48126	MI	63932 BANKERS LIFE INSURANCE COMPANY OF NEW YORK 65 FROELICH FARM BOULEVARD WOODBURY, NY 11797-9847	NY	90638 BEST LIFE AND HEALTH INSURANCE COMPANY P.O. BOX 19721 IRVINE, CA 92623-9721	TX	23620 BURLINGTON INSURANCE COMPANY 238 INTERNATIONAL ROAD BURLINGTON, NC 27215	NC
21202 AUTO CLUB INSURANCE ASSOCIATION 1 AUTO CLUB DRIVE DEARBORN, MI 48126	MI	23132 BANKERS MULTIPLE LINE INSURANCE COMPANY P.O. BOX 132699 DALLAS, TX 75313-2699	IL	19402 BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA 70 PINE STREET NEW YORK, NY 10270	PA	61492 BUSINESS MEN'S ASSURANCE COMPANY OF AMERICA BOX 419458 KANSAS CITY, MO 64141	MO
84522 AUTO CLUB LIFE INSURANCE COMPANY 17250 NEWBURG ROAD SUITE 100 LIVONIA, MI 48152	MI	71900 BANKERS NATIONAL LIFE INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032	TX	20095 BITUMINIOUS CASUALTY CORPORATION 320-18TH STREET ROCK ISLAND, IL 61201-8744	IL	93432 C.M. LIFE INSURANCE COMPANY 1295 STATE STREET SPRINGFIELD, MA 01111	CT
18988 AUTO-OWNERS INSURANCE COMPANY P.O. BOX 30660 LANSING, MI 48909-8160	MI	18279 BANKERS STANDARD INSURANCE COMPANY 1601 CHESTNUT STREET P.O. 41484 PHILADELPHIA, PA 19101-1484	PA	20109 BITUMINIOUS FIRE AND MARINE INSURANCE COMPANY 320-18TH STREET ROCK ISLAND, IL 61201	IL	30082 C.P.A. INSURANCE COMPANY P.O. BOX 250010 WEST BLOOMFIELD, MI 48325-0010	MI
61190 AUTO-OWNERS LIFE INSURANCE COMPANY P.O. BOX 30660 LANSING, MI 48909-8160	MI			95610 BLUE CARE NETWORK OF MICHIGAN 25925 TELEGRAPH MC BF355 SOUTHFIELD, MI 48086	MI	26743 CALIBER ONE INDEMNITY COMPANY 1040 STONEY HILL ROAD LOWER MAKEFIELD CORP CENTER YARDLEY, PA 19067	DE
19062 AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE ONE TOWER SQUARE HARTFORD, CT 06183-6014	CT						
10367 AVEMCO INSURANCE COMPANY 411 AVIATION WAY FREDRICK, MD 21701	MD						
10792 AVOMARK INSURANCE COMPANY 9450 SEWARD ROAD FAIRFIELD, OH 45014	IN						

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20117	CA	CALIFORNIA CASUALTY INDEMNITY EXCHANGE P.O. BOX M SAN MATEO, CA 94402-0080
20125	CA	CALIFORNIA CASUALTY INSURANCE COMPANY P.O. BOX M SAN MATEO, CA 94402-0080
32271	CA	CALIFORNIA INDEMNITY INSURANCE COMPANY P.O. BOX 14910 LAS VEGAS, NV 89114-4910
36340	CA	CAMICO MUTUAL INSURANCE COMPANY 1235 RADIO ROAD REDWOOD CITY, CA 94065-1217
80659	MI	CANADA LIFE ASSURANCE COMPANY, THE 6201 POWERS FERRY ROAD, NW ATLANTA, GA 30339
81060	MI	CANADA LIFE INSURANCE COMPANY OF AMERICA 6201 POWERS FERRY ROAD, N.W. ATLANTA, GA 30339
27790	DE	CANAL INDEMNITY COMPANY P.O. BOX 7 GREENVILLE, SC 29602
10464	SC	CANAL INSURANCE COMPANY P.O. BOX 7 GREENVILLE, SC 29602
95759	MI	CAPE HEALTH PLAN, INC. 26711 NORTHWESTERN HIGHWAY SUITE 300 SOUTHFIELD, MI 48034
20877	NY	CAPITAL MARKETS ASSURANCE CORPORATION 113 KING STREET ARMONK, Bermuda 105041610
10472	WI	CAPITOL INDEMNITY CORPORATION P.O. BOX 5900 MADISON, WI 53705-0900
61581	CO	CAPITOL LIFE INSURANCE COMPANY, THE P.O. BOX 1200 DENVER, CO 80201-1200
95452	MI	CARE CHOICES HMO 34605 TWELVE MILE ROAD FARMINGTON HILLS, MI 48331
10510	FL	CAROLINA CASUALTY INSURANCE COMPANY P.O. BOX 2575 JACKSONVILLE, FL 32203
21237	MO	CASUALTY RECIPROCAL EXCHANGE 9201 STATE LINE ROAD KANSAS CITY, MO 64114-3234
12238	MO	CATERPILLAR INSURANCE COMPANY P.O. BOX 340001 NASHVILLE, TN 37203-0001
56030	WI	CATHOLIC KNIGHTS 1100 W. WELLS STREET MILWAUKEE, WI 53233-2316
56022	WI	CATHOLIC FAMILY LIFE INSURANCE P.O. BOX 11563 SHOREWOOD, WI 53211
56421	MO	CATHOLIC KNIGHTS OF AMERICA, THE 3525 HAMPTON AVENUE ST. LOUIS, MO 63139-1980
56316	OH	CATHOLIC LADIES OF COLUMBIA, THE 4480 REFUGE ROAD SUITE 200 COLUMBUS, OH 43232
57487	IL	CATHOLIC ORDER OF FORESTERS 355 SHUMAN BOULEVARD P.O. BOX 3012 NAPERVILLE, IL 60566-7012
20176	OH	CELINA MUTUAL INSURANCE COMPANY 1 INSURANCE SQUARE CELINA, Switzerland 458221690
80799	IL	CELTIC INSURANCE COMPANY 233 S. WACKER DRIVE SEARS TOWER-SUITE 700 CHICAGO, IL 60606-6393
19909	NY	CENTENNIAL INSURANCE COMPANY 140 BROADWAY NEW YORK, NY 10005
63541	OH	CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY P.O. BOX 16526 COLUMBUS, OH 43216
20230	OH	CENTRAL MUTUAL INSURANCE COMPANY 800 S. WASHINGTON STREET VAN WERT, OH 45891
61700	DE	CENTRAL NATIONAL LIFE INSURANCE COMPANY OF OMAHA, THE 501 SILVERSIDE ROAD SUITE 3 WILMINGTON, DE 19809
61735	TX	CENTRAL SECURITY LIFE INSURANCE COMPANY P.O. BOX 833879 RICHARDSON, TX 75083-3879
61751	NE	CENTRAL STATES HEALTH & LIFE CO. OF OMAHA P.O. BOX 34350 OMAHA, NE 68134
34274	NE	CENTRAL STATES INDEMNITY CO. OF OMAHA P.O. BOX 34888 OMAHA, NE 68134
34649	DE	CENTRE INSURANCE COMPANY ONE CHASE MANHATTAN PLAZA NEW YORK, NY 10005
80896	MA	CENTRE LIFE INSURANCE COMPANY ONE CHASE MANHATTAN PLAZA NEW YORK, NY 10005
36781	IN	CENTRIS INSURANCE COMPANY 13403 NORTHWEST FREEWAY HOUSTON, TX 77040-6094
62383	MO	CENTURION LIFE INSURANCE COMPANY 206 EIGHTH STREET DES MOINES, IA 50309
20710	PA	CENTURY INDEMNITY COMPANY 1601 CHESTNUT STREET PHILADELPHIA, PA 19101-1484
36951	OH	CENTURY SURETY COMPANY P.O. BOX 163340 COLUMBUS, OH 43216-3340
21970	PA	CGU INSURANCE COMPANY ONE BEACON STREET BOSTON, MA 02108-3100
21946	NJ	CGU INSURANCE COMPANY OF NEW JERSEY ONE BEACON STREET BOSTON, MA 02108-3100
62898	DE	CGU LIFE INSURANCE COMPANY OF AMERICA P.O. BOX 9174 BOSTON, MA 02205-9174
61808	IL	CHARTER NATIONAL LIFE INSURANCE COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127
25615	CT	CHARTER OAK FIRE INSURANCE COMPANY, THE ONE TOWER SQUARE FINANCIAL REPORTING, 4PB HARTFORD, CT 06183-6014
36870	CT	CHARTWELL INSURANCE COMPANY ONE CANTERBURY GREEN STAMFORD, CT 06901-2032
67164	OH	CHASE LIFE & ANNUITY COMPANY 802 DELAWARE AVENUE 12TH FLOOR WILMINGTON, DE 19801
10642	MI	CHEROKEE INSURANCE COMPANY 34200 MOUND ROAD STERLING HEIGHTS, MI 48310
61832	OK	CHESAPEAKE LIFE INSURANCE COMPANY, THE P.O. BOX 548801 OKLAHOMA CITY, OK 73154-8801
22810	IL	CHICAGO INSURANCE COMPANY 55 E. MONROE STREET CHICAGO, IL 60603
50229	MO	CHICAGO TITLE INSURANCE COMPANY 171 N. CLARK STREET 8TH FLOOR CHICAGO, IL 60601
38989	DE	CHUBB CUSTOM INSURANCE COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615
12777	NY	CHUBB INDEMNITY INSURANCE COMPANY 55 WATER STREET NEW YORK, NY 10041
10052	IN	CHUBB NATIONAL INSURANCE COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615
10669	NY	CHURCH INSURANCE COMPANY, THE 445 FIFTH AVENUE NEW YORK, NY 10016-0109
18767	WI	CHURCH MUTUAL INSURANCE COMPANY P.O. BOX 357 MERRILL, WI 54452
93629	CT	CIGNA LIFE INSURANCE COMPANY TWO LIBERTY PALCE 1601 CHESTNUT ST. TL-18A PHILADELPHIA, PA 19192-2362
22004	MI	CIM INSURANCE CORPORATION 300 GALLERIA OFFICENTER SUITE 200 SOUTHFIELD, MI 48034
28665	OH	CINCINNATI CASUALTY COMPANY, THE P.O. BOX 145496 CINCINNATI, OH 45250-5496
23280	OH	CINCINNATI INDEMNITY COMPANY, THE P.O. BOX 145496 CINCINNATI, OH 45250-5496
10677	OH	CINCINNATI INSURANCE COMPANY, THE P.O. BOX 145496 CINCINNATI, OH 45250-5496
76236	OH	CINCINNATI LIFE INSURANCE COMPANY, THE P.O. BOX 145496 CINCINNATI, OH 45250-5496
80322	AZ	CITICORP LIFE INSURANCE COMPANY ONE TOWER SQUARE HARTFORD, CT 06183
31534	MI	CITIZENS INSURANCE COMPANY OF AMERICA 645 W. GRAND RIVER AVENUE GR-310 HOWELL, MI 48843
10176	OH	CITIZENS INSURANCE COMPANY OF OHIO 645 W. GRAND RIVER AVENUE HOWELL, MI 48843
10395	IN	CITIZENS INSURANCE COMPANY OF THE MIDWEST 645 W. GRAND RIVER AVENUE HOWELL, MI 48843
10315	CA	CIVIC PROPERTY AND CASUALTY COMPANY P. O. BOX 2478 TERMINAL ANNEX LOS ANGELES, CA 90051-2478
20532	NJ	CLARENDON NATIONAL INSURANCE COMPANY 1177 AVENUE OF THE AMERICAS 44TH AND 45TH FLOORS NEW YORK, NY 10036
81914	MI	CLARICA LIFE INSURANCE COMPANY 13890 BISHOP'S DRIVE SUITE 300 BROOKFIELD, WI 53008
70491	ND	CLARICA LIFE INSURANCE COMPANY-U.S. P.O. BOX 503 BROOKFIELD, WI 53008-0503
97071	MI	CLARICA LIFE REINSURANCE COMPANY 13890 BISHOP'S DRIVE P.O. BOX 503 BROOKFIELD, WI 53008-0503
29114	WI	CMG MORTGAGE ASSURANCE COMPANY 5910 MINERAL POINT ROAD MADISON, WI 53705
40266	WI	CMG MORTGAGE INSURANCE COMPANY 5910 MINERAL POINT ROAD MADISON, WI 53705

APPENDIX COMPANY LIST

This listing reflects company address data when the 2000 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

10291	NY	36374	GA	15610	CT	20923	CA
CNA REINSURANCE COMPANY, LTD. THE CORN EXCHANGE 55 MARK LANE LONDON, Great Britain EC3R7NE		COMMERCIAL CASUALTY INSURANCE COMPANY OF GEORGIA P.O. BOX 926270 NORCROSS, GA 30010-6270		CONNECTICUT SPECIALTY INSURANCE COMPANY 9300 ARROWPOINT BLVD P.O. BOX 1000 CHARLOTTE, NC 28201-1000		CONTINENTAL REINSURANCE CORPORATION 200 S. WACKER 23RD FLOOR CHICAGO, IL 60606	
33197	CT	20818	NJ	24961	WI	10804	IA
COLOGNE REINSURANCE COMPANY OF AMERICA 695 EAST MAIN STREET STAMFORD, CT 06901-2141		COMMERCIAL INSURANCE COMPANY OF NEWARK, N.J. CNA PLAZA STATE SPECIFIC STAT. RPTG.-9 SOUTH CHICAGO, IL 60685		CONNIE LEE INSURANCE COMPANY ONE STATE STREET PLAZA 15TH FLOOR NEW YORK, NY 10004		CONTINENTAL WESTERN INSURANCE COMPANY P.O. BOX 1594 DES MOINES, IA 50306	
34347	MD	81426	NY	60682	IL	37206	WA
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY 1400 AMERICAN LANE TOWER 1, 19TH FLOOR SCHAUMBURG, IL 60196-1056		COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY 70 GENESEE STREET UTICA, NY 13502-3502		CONSECO ANNUITY ASSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032		CONTRACTORS BONDING AND INSURANCE COMPANY P.O. BOX 9271 SEATTLE, WA 98109-0271	
62049	SC	19489	CA	62065	PA	52030	MI
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY 1200 COLONIAL LIFE BOULEVARD COLUMBIA, SC 29210		COMMERCIAL UNDERWRITERS INSURANCE COMPANY 200 CORPORATE POINTE SUITE 300 CULVER CITY, CA 90230		CONSECO DIRECT LIFE INSURANCE COMPNY 399 MARKET STREET 5TH FLOOR PHILADELPHIA, PA 19181		COOPERATIVE OPTICAL SERVICES, INC. 2424 E. EIGHT MILE ROAD DETROIT, MI 48234	
20796	PA	20621	MA	78174	AZ	17400	IL
COLONIAL PENN FRANKLIN INSURANCE COMPANY 500 VIRGINIA DRIVE FT. WASHINGTON, PA 19034		COMMERCIAL UNION INSURANCE COMPANY ONE BEACON STREET 3RD FLOOR BOSTON, MA 02108-3100		CONSECO HEALTH INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032		COREGIS INDEMNITY COMPANY 181 W. MADISON STREET SUITE 2600 CHICAGO, IL 60602	
34789	PA	50083	PA	65900	IN	21318	IN
COLONIAL PENN INSURANCE COMPANY 500 VIRGINIA DRIVE FT. WASHINGTON, PA 19034		COMMONWEALTH LAND TITLE INSURANCE COMPANY 101 GATEWAY CENTRE PARKWAY GATEWAY ONE RICHMOND, VA 23235		CONSECO LIFE INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032		COREGIS INSURANCE COMPANY 181 W. MADISON STREET SUITE 2600 CHICAGO, IL 60602	
39993	VA	73423	MS	93769	IL	72052	PA
COLONY INSURANCE COMPANY P.O. BOX 85122 RICHMOND, VA 23285-5122		COMMONWEALTH NATIONAL LIFE INSURANCE COMPANY P.O. BOX 1560 CLEVELAND, MS 38732-1560		CONSECO MEDICAL INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032		CORPORATE HEALTH INSURANCE COMPANY 151 FARMINGTON AVENUE MC64 HARTFORD, CT 06156-0417	
84786	CO	52619	MI	76325	PA	20982	IL
COLORADO BANKERS LIFE INSURANCE COMPANY 5990 GREENWOOD PLAZA BLVD. #325 GREENWOOD VILLAGE, CO 80111		COMMUNITY CARE PLAN 2100 RAYBROOK SE GRAND RAPIDS, MI 49546		CONSECO SENIOR HEALTH INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032		COUNTRY CASUALTY INSURANCE COMPANY P.O. BOX 2100 BLOOMINGTON, IL 61702-2100	
31127	IL	95562	MI	64017	TX	94218	IL
COLUMBIA CASUALTY COMPANY CNA PLAZA CHICAGO, IL 60685		COMMUNITY CHOICE MICHIGAN 2369 WOODLAKE DRIVE SUITE 200 OKEMOS, MI 48864		CONSECO VARIABLE INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032		COUNTRY INVESTORS LIFE ASSURANCE COMPANY P. O. BOX 2000 BLOOMINGTON, IL 61702-2000	
77720	TX	77828	SC	22640	IN	62553	IL
COLUMBIA UNIVERSAL LIFE INSURANCE COMPANY P.O. BOX 200225 AUSTIN, TX 78720-0225		COMPANION LIFE INSURANCE COMPANY 7909 PARKLANE ROAD SUITE 200 COLUMBIA, SC 29223-5666		CONSOLIDATED INSURANCE COMPANY 62 MAPLE AVENUE KEENE, NH 03431-0000		COUNTRY LIFE INSURANCE COMPANY P.O. BOX 2000 BLOOMINGTON, IL 61702-2000	
76023	IL	34711	RI	32190	NY	20990	IL
COLUMBIAN LIFE INSURANCE COMPANY VESTAL PARKWAY EAST P.O. BOX 1381 BINGHAMTON, NY 13902-1381		COMPUTER INSURANCE COMPANY 10 WEYBOSSET STREET SUITE 502 PROVIDENCE, RI 02903-2818		CONSTITUTION INSURANCE COMPANY 717 FIFTH AVENUE NEW YORK, NY 10022		COUNTRY MUTUAL INSURANCE COMPANY P.O. BOX 2100 BLOOMINGTON, IL 61702-2100	
62103	NY	80667	MI	62413	IL	21008	IL
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY VESTAL PARKWAY EAST P.O. BOX 1381 BINGHAMTON, NY 13902-1381		CONFEDERATION LIFE INSURANCE COMPANY P.O. BOX 105103 TAX & STATEMENTS (US) ATLANTA, GA 30348-		CONTINENTAL ASSURANCE COMPANY, THE CNA PLAZA LIFE-22 SOUTH CHICAGO, IL 60685		COUNTRY PREFERRED INSURANCE COMPANY P.O. BOX 2100 BLOOMINGTON, IL 61702-2100	
99937	OH	73504	AZ	20443	IL	81973	TX
COLUMBUS LIFE INSURANCE COMPANY 400 E. 4TH STREET CINCINNATI, OH 45202-3302		CONGRESS LIFE INSURANCE COMPANY C/O BANC ONE INSURANCE AGENCY, INC 111 E. WISCONSIN AVE, STE 1510 MILWAUKEE, WI 53202		CONTINENTAL CASUALTY COMPANY CNA PLAZA STATE SPECIFIC STAT. RPTG-9 SOUTH CHICAGO, IL 60685		COVENTRY HEALTH AND LIFE INSURANCE COMPANY 6705 ROCKLEDGE DRIVE 9TH FLOOR -FINANCE DEPT. BETHESDA, MD 20817	
62146	IL	62308	CT	71404	NE	57983	IN
COMBINED INSURANCE COMPANY OF AMERICA 1000 NORTH MILWAUKEE AVE. GLENVIEW, IL 60025		CONNECTICUT GENERAL LIFE INSURANCE COMPANY TWO LIBERTY PLACE 1601 CHESTNUT ST, TL-18A PHILADELPHIA, PA 19192-2362		CONTINENTAL GENERAL INSURANCE COMPANY P.O. BOX 247007 OMAHA, NE 68124-7007		CROATIAN CATHOLIC UNION OF THE U.S.A. ONE EAST OLD RIDGE ROAD P.O. BOX 602 HOBART, IN 46342-0602	
19410	NY	24872	CT	35289	NH	56634	PA
COMMERCE AND INDUSTRY INSURANCE COMPANY 70 PINE STREET NEW YORK, NY 10270		CONNECTICUT INDEMNITY COMPANY, THE 9300 ARROWPOINT BLVD P.O. BOX 1000 CHARLOTTE, NC 28201-1000		CONTINENTAL INSURANCE COMPANY, THE CNA PLAZA STATE SPECIFIC STAT. RPTG.-9 SOUTH CHICAGO, IL 60685		CROATIAN FRATERNAL UNION OF AMERICA 100 DELANEY DRIVE PITTSBURGH, PA 15235	
32280	CA			68500	TN	80675	MI
COMMERCIAL CASUALTY INSURANCE COMPANY P.O. BOX 14910 LAS VEGAS, NV 89114-4910				CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE P.O. BOX 1188 BRENTWOOD, TN 37027		CROWN LIFE INSURANCE COMPANY 1874 SCARTH STREET SUITE 1900 REGINA, Saskatchewan Canada S4P 4B3	
				28258	OH		
				CONTINENTAL NATIONAL INDEMNITY COMPANY 10700 MONTGOMERY ROAD SUITE 150 CINCINNATI, OH 45242-3296			

APPENDIX COMPANY LIST

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31348 CRUM & FORSTER INDEMNITY COMPANY 305 MADISON AVENUE MORRISTOWN, NJ 07960	NY	40975 DENTISTS INSURANCE COMPANY, THE P.O. BOX 1582 SACRAMENTO, CA 95812-1582	CA	84174 EMPLOYEES LIFE COMPANY (MUTUAL) 916 SHERWOOD DRIVE LAKE BLUFF, IL 60044-2285	IL	39020 ESSEX INSURANCE COMPANY 4521 HIGHWOODS PARKWAY GLEN ALLEN, VA 23060	DE
44520 CRUM & FORSTER SPECIALTY INSURANCE COMPANY 160 WATER STREET NEW YORK, NY 10038-4922	CT	42587 DEPOSITORS INSURANCE COMPANY 701 5TH AVENUE DES MOINES, IA 50391-2007	IA	73288 EMPLOYERS HEALTH INSURANCE COMPANY P.O. BOX 740036 LOUISVILLE, KY 40201-7436	WI	20516 EULER AMERICAN CREDIT INDEMNITY COMPANY 100 E. PRATT STREET 5TH FLOOR BALTIMORE, MD 21202-1008	NY
56138 CSA FRATERNAL LIFE P.O. BOX 3039 OAK BROOK, IL 60522-3039	IL	42048 DIAMOND STATE INSURANCE COMPANY THREE BALA PLAZA, EAST SUITE 300 BALA CYNWYD, PA 19004	IN	21458 EMPLOYERS INSURANCE OF WAUSAU, A MUTUAL COMPANY P.O. BOX 8017 WAUSAU, WI 54402-8017	WI	35378 EVANSTON INSURANCE COMPANY TEN PARKWAY NORTH DEERFIELD, IL 60015	IL
10847 CUMIS INSURANCE SOCIETY, INC. P.O. BOX 1084 MADISON, WI 53701	WI	36463 DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY 385 WASHINGTON STREET ST. PAUL, MN 55102	IL	62928 EMPLOYERS MODERN LIFE COMPANY P.O. BOX 712 DES MOINES, IA 50303-0712	IA	10120 EVEREST NATIONAL INSURANCE COMPANY P.O. BOX 830 LIBERTY CORNER, NJ 07938-0830	AZ
62626 CUNA MUTUAL INSURANCE SOCIETY P.O. BOX 391 MADISON, WI 53701	WI	10213 DISCOVER SPECIALTY INSURANCE COMPANY 385 WASHINGTON STREET ST. PAUL, MN 55102	IL	21415 EMPLOYERS MUTUAL CASUALTY COMPANY P.O. BOX 712 DES MOINES, IA 50303-0712	IA	26921 EVEREST REINSURANCE COMPANY P.O. BOX 830 LIBERTY CORNER, NJ 07938-0830	DE
65749 CUNA MUTUAL LIFE INSURANCE COMPANY 2000 HERITAGE WAY WAVERLY, IA 50677	IA	34495 DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE (THE) 185 GREENWOOD ROAD NAPA, CA 94558	CA	68276 EMPLOYERS REASSURANCE CORPORATION P.O. BOX 2981 OVERLAND PARK, KS 66201-1381	KS	12750 EVERGREEN NATIONAL INDEMNITY COMPANY P.O. BOX 163340 COLUMBUS, OH 43216-3340	OH
56324 CZECH CATHOLIC UNION 5349 DOLLOFF ROAD CLEVELAND, OH 44127	OH	33499 DORINCO REINSURANCE COMPANY 1320 WALDO AVENUE SUITE 200 MIDLAND, MI 48642	MI	39845 EMPLOYERS REINSURANCE CORPORATION P.O. BOX 2991 OVERLAND PARK, Bermuda 662011391	MO	10318 EXACT PROPERTY AND CASUALTY COMPANY P. O. BOX 2478 TERMINAL ANNEX LOS ANGELES, CA 90051-2478	CA
10499 DAIMLERCHRYSLER INSURANCE COMPANY P.O. BOX 5168 CIMS: 465-20-85 SOUTHFIELD, MI 48086-5168	MI	31135 EAGLE AMERICAN INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	OH	20648 EMPLOYERS' FIRE INSURANCE COMPANY, THE ONE BEACON STREET 3RD FLOOR BOSTON, MA 02108-3100	MA	13722 EXCESS REINSURANCE COMPANY TWO LOGAN SQUARE 9TH FLOOR PHILADELPHIA, PA 19103-2772	DE
21164 DAIRYLAND INSURANCE COMPANY 1800 N. POINT DRIVE STEVENS POINT, WI 54481	WI	22926 ECONOMY FIRE & CASUALTY COMPANY 700 QUAKER LANE P.O. BOX 350 WARWICK, RI 02887-0350	IL	56049 EMPLOYEES' MUTUAL BENEFIT ASSOCIATION 231 W. MICHIGAN STREET A307 MILWAUKEE, WI 53203	WI	35181 EXECUTIVE RISK INDEMNITY INC. 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615	DE
52565 DAVIS VISION OF MICHIGAN, INC. 159 EXPRESS STREET PLAINVIEW, NY 11803	MI	38580 EDEN PARK INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	IN	62952 EQUITABLE LIFE & CASUALTY INSURANCE COMPANY P.O. BOX 2460 SALT LAKE CITY, UT 84110	UT	44792 EXECUTIVE RISK SPECIALTY INSURANCE COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615	CT
16705 DEALERS ASSURANCE COMPANY 3518 RIVERSIDE DRIVE UPPER ARLINGTON, OH 43221	OH	62804 EDUCATORS MUTUAL LIFE INSURANCE COMPANY P.O. BOX 83149 LANCASTER, PA 17608-3149	PA	62944 EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, THE 1290 AVENUE OF THE AMERICAS 11TH FLOOR NEW YORK, NY 10104	NY	21482 FACTORY MUTUAL INSURANCE COMPANY ALLENDALE PARK P.O. BOX 7500 JOHNSTON, RI 02919-0500	RI
37907 DEERBROOK INSURANCE COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127	IL	21261 ELECTRIC INSURANCE COMPANY 152 CONANT STREET P.O. BOX 1029 BEVERLY, MA 01915-0729	MA	62979 EQUITABLE LIFE INSURANCE COMPANY OF IOWA P.O. BOX 1635 DES MOINES, IA 50306-1635	IA	44784 FAIRFIELD INSURANCE COMPANY 695 E. MAIN STREET STAMFORD, CT 06901-2141	CT
37184 DEERFIELD INSURANCE COMPANY TEN PARKWAY NORTH DEERFIELD, IL 60015	IL	16748 ELEVATORS MUTUAL INSURANCE COMPANY 722 N. CABLE ROAD LIMA, OH 45805-1795	OH	62880 EQUITABLE OF COLORADO, INC., THE 1290 AVENUE OF THE AMERICAS 11TH FLOOR NEW YORK, NY 10104	CO	18864 FAIRMONT INSURANCE COMPANY P.O. BOX 152870 IRVING, TX 75015	CA
57088 DEGREE OF HONOR PROTECTIVE ASSOCIATION 445 MINNESOTA STREET ST. PAUL, Bermuda 551011080	MN	21407 EMCASCO INSURANCE COMPANY P.O. BOX 712 DES MOINES, IA 50303-0712	IA	56057 EQUITABLE RESERVE ASSOCIATION P.O. BOX 448 NEENAH, WI 54957-0448	WI	95543 FAMILY HEALTH PLAN OF MICHIGAN 2200 JEFFERSON AVENUE SIXTH FLOOR TOLEDO, OH 43624-1120	MI
62634 DELAWARE AMERICAN LIFE INSURANCE COMPANY P.O. BOX 667 DOMESTIC ACCOUNTING WILMINGTON, DE 19899	DE	21326 EMPIRE FIRE AND MARINE INSURANCE COMPANY 13810 FNB PARKWAY OMAHA, NE 68154-5202	NE	62510 EQUITRUST LIFE INSURANCE COMPANY 5400 UNIVERSITY AVENUE W. DES MOINES, IA 50266-5997	IA	77968 FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA THREE SUMMIT PARK DRIVE SUITE 400 CLEVELAND, OH 44131	OH
54305 DELTA DENTAL PLAN OF MICHIGAN, INC. P.O. BOX 30416 LANSING, MI 48909-7916	MI	94285 EMPIRE GENERAL LIFE ASSURANCE CORPORATION P.O. BOX 2606 BIRMINGHAM, AL 35202	TN	90670 ERC LIFE REINSURANCE CORPORATION P. O. BOX 29175 OVERLAND PARK, KS 66201-9175	MO	63053 FAMILY LIFE INSURANCE COMPANY 6500 RIVER PLACE BLVD BUILDING ONE AUSTIN, TX 78730	WA
65145 DELTA LIFE AND ANNUITY COMPANY P.O. BOX 3502 TOPEKA, KS 66601-3502	KS	21334 EMPIRE INDEMNITY INSURANCE COMPANY 13810 FNB PARKWAY OMAHA, NE 68154-5202	OK			74004 FAMILY SERVICE LIFE INSURANCE COMPANY 7 HANOVER SQUARE NEW YORK, NY 10004-2616	TX
52025 DENCAP DENTAL PLANS, INC. 45 E. MILWAUKEE AVENUE DETROIT, MI 48202	MI						

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21547 MI FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN P.O. BOX 30300 LANSING, MI 48909	67695 VA FEDERAL HOME LIFE INSURANCE COMPANY 6604 W. BROAD STREET RICHMOND, VA 23230	63290 IL FIDELITY LIFE ASSOCIATION A MUTUAL LEGAL RESERVE COMPANY 1 KEMPER DRIVE, T-1 LONG GROVE, IL 60049-0001	20850 NJ FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY CNA PLAZA STATE SPECIFIC STAT. RPTG.-9 SOUTH CHICAGO, IL 60685
63096 MI FARM BUREAU LIFE INSURANCE COMPANY OF MICHIGAN P.O. BOX 30200 LANSING, MI 48909	20281 IN FEDERAL INSURANCE COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615	92908 PA FIDELITY LIFE INSURANCE COMPANY 250 KING OF PRUSSIA ROAD RADNOR, PA 19087	69140 MA FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY 440 LINCOLN STREET WORCESTER, MA 01653
21555 MI FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN P.O. BOX 30100 LANSING, MI 48909	63207 IL FEDERAL KEMPER LIFE ASSURANCE COMPANY 1 KEMPER DRIVE, T-1 LONG GROVE, IL 60049-0001	51586 CA FIDELITY NATIONAL TITLE INSURANCE COMPANY 4050 CALLE REAL SANTA BARBARA, CA 93110	11150 MO FIRST AMERICAN INSURANCE COMPANY 3100 BROADWAY SUITE 1300 KANSAS CITY, MO 64111-2479
99951 MI FARMER'S MUTUAL FIRE INSURANCE COMPANY OF HURON COUNTY, MICHIGAN (THE) 125 S. HEISTERMAN STREET BAD AXE, MI 48413	63223 IL FEDERAL LIFE INSURANCE COMPANY (MUTUAL) 3750 W. DEERFIELD ROAD RIVERWOODS, Bermuda 60015	51071 NY FIDELITY NATIONAL TITLE INSURANCE COMPANY OF NEW YORK 17911 VON KARMAN AVENUE SUITE 300 IRVINE, CA 92614	37710 CA FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPAY P.O. BOX 1679 SANTA ANA, CA 92702-1679
19194 KS FARMERS ALLIANCE MUTUAL INSURANCE COMPANY P.O. BOX 1401 MCPHERSON, KS 67460	63258 MN FEDERATED LIFE INSURANCE COMPANY 121 E. PARK SQUARE OWATONNA, MN 55060	71870 MO FIDELITY SECURITY LIFE INSURANCE COMPANY 3130 BROADWAY KANSAS CITY, MO 64111-2452	50814 CA FIRST AMERICAN TITLE INSURANCE COMPANY 1 FIRST AMERICAN WAY SANTA ANA, CA 92707
30341 MI FARMERS AND MERCHANTS MUTUAL FIRE INSURANCE COMPANY P.O. BOX 509 CALUMET, MI 49913	13935 MN FEDERATED MUTUAL INSURANCE COMPANY 121 E. PARK SQUARE OWATONNA, MN 55060	71455 IL FINANCIAL AMERICAN LIFE INSURANCE COMPANY 1645 E. BIRCHWOOD AVENUE DES PLAINES, IL 60018	51039 NY FIRST AMERICAN TITLE INSURANCE COMPANY OF NEW YORK 633 THIRD AVENUE NEW YORK, NY 10017
63193 NY FARMERS AND TRADERS LIFE INSURANCE COMPANY P.O. BOX 1056 SYRACUSE, NY 13201-1056	11118 KS FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE P.O. BOX 15147 LENEXA, KS 66285-5147	98213 KS FINANCIAL BENEFIT LIFE INSURANCE COMPANY P.O. BOX 3502 TOPEKA, KS 66601-3502	56332 OH FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA 24950 CHAGRIN BOULEVARD CLEVELAND, OH 44122-5634
21636 OR FARMERS INSURANCE COMPANY OF OREGON 13333 SW 68TH PARKWAY TIGARD, OR 97223	28304 MN FEDERATED SERVICE INSURANCE COMPANY 121 E PARK SQUARE OWATONNA, MN 55060	12815 NY FINANCIAL GUARANTY INSURANCE COMPANY 115 BROADWAY NEW YORK, NY 10006	56340 OH FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA, THE 6611 ROCKSIDE ROAD INDEPENDENCE, OH 44131-8013
21652 CA FARMERS INSURANCE EXCHANGE P.O. BOX 2478, TERMINAL ANNEX LOS ANGELES, CA 90051-2478	56065 WI FEDERATION LIFE INSURANCE OF AMERICA 6011 SOUTH 27TH STREET GREENFIELD, WI 53221	19852 CA FINANCIAL INDEMNITY COMPANY P.O. BOX 223687 DALLAS, TX 75222-3687	29980 FL FIRST COLONIAL INSURANCE COMPANY 1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE, FL 32224-6688
36889 OH FARMERS INSURANCE OF COLUMBUS, INC. P.O. BOX 16709 COLUMBUS, OH 43216	43460 TX FFG INSURANCE COMPANY P.O. BOX 130745 DALLAS, TX 75313-0745	18287 NY FINANCIAL SECURITY ASSURANCE INC. 350 PARK AVE. NEW YORK, NY 10022-6022	63401 VA FIRST COLONY LIFE INSURANCE COMPANY 6604 W. BROAD STREET RICHMOND, VA 23230
33448 MI FARMERS MUTUAL FIRE INSURANCE COMPANY OF BRANCH COUNTY 36 DIVISION STREET COLDWATER, MI 49036	35270 NH FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE CNA PLAZA STATE SPECIFIC STAT. RPTG.-9 SOUTH CHICAGO, IL 60685	24880 CT FIRE AND CASUALTY INSURANCE COMPANY OF CONNECTICUT, THE 9300 ARROWPOINT BLVD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	16578 NY FIRST COMMUNITY INSURANCE COMPANY 360 CENTRAL AVENUE ST. PETERSBURG, FL 33701
13897 IA FARMERS MUTUAL HAIL INS CO OF IOWA 2323 GRAND AVENUE DES MOINES, IA 50312	39306 MD FIDELITY AND DEPOSIT COMPANY OF MARYLAND 1400 AMERICAN LANE TOWER 1, 19TH FLOOR SCHAUMBURG, IL 60196-1056	21660 CA FIRE INSURANCE EXCHANGE P.O. BOX 2478, TERMINAL ANNEX LOS ANGELES, CA 90051-2478	11177 IL FIRST FINANCIAL INSURANCE COMPANY 238 INTERNATIONAL ROAD BURLINGTON, NC 27215
13889 NE FARMERS MUTUAL INSURANCE COMPANY OF NEBRASKA P.O. BOX 81529 LINCOLN, NE 68501-9907	35386 IA FIDELITY AND GUARANTY INSURANCE COMPANY C/O THE ST. PAUL GROUP 385 WASHINGTON STREET ST. PAUL, MN 55102	21873 CA FIREMAN'S FUND INSURANCE COMPANY 777 SAN MARIN DRIVE NOVATO, CA 94998	90328 TX FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY 3200 HIGHLAND AVENUE DOWNERS GROVE, IL 60515
63177 WA FARMERS NEW WORLD LIFE INSURANCE COMPANY 3003 77TH AVENUE SOUTHEAST MERCER ISLAND, WA 98040-2890	25879 WI FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC. 385 WASHINGTON STREET ST. PAUL, MN 55102	38474 NE FIREMAN'S FUND INSURANCE COMPANY OF NEBRASKA 777 SAN MARIN DRIVE NOVATO, CA 94998	63495 NY FIRST INVESTORS LIFE INSURANCE COMPANY 95 WALL STREET SUITE 2200 NEW YORK, NY 10005
30368 MI FARMERS' MUTUAL INSURANCE COMPANY 1011 E. EIGHTH STREET TRAVERSE CITY, MI 49686	63274 MD FIDELITY AND GUARANTY LIFE INSURANCE COMPANY P.O. BOX 1137 BALTIMORE, MD 21203-1137	39640 OH FIREMAN'S FUND INSURANCE COMPANY OF OHIO 777 SAN MARIN DRIVE NOVATO, CA 94998	33588 IA FIRST LIBERTY INSURANCE CORPORATION, THE 175 BERKELEY STREET BOSTON, MA 02117
41483 CT FARMINGTON CASUALTY COMPANY ONE TOWER SQUARE HARTFORD, CT 06183-6014	93696 UT FIDELITY INVESTMENTS LIFE INSURANCE COMPANY 82 DEVONSHIRE STREET MAIL ZONE R27A BOSTON, MA 02109-3104	37273 WI FIREMAN'S FUND INSURANCE COMPANY OF WISCONSIN 777 SAN MARIN DRIVE NOVATO, CA 94998	10657 IL FIRST MERCURY INSURANCE COMPANY 29621 NORTHWESTERN HWY SOUTHFIELD, MI 48034
13838 IA FARMLAND MUTUAL INSURANCE COMPANY 1963 BELL AVENUE DES MOINES, IA 50315-1030			

APPENDIX COMPANY LIST

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24724	WA	FIRST NATIONAL INSURANCE COMPANY OF AMERICA SAFECO PLAZA SEATTLE, WA 98185
10859	IL	FIRST NONPROFIT MUTUAL INSURANCE COMPANY 111 N. CANAL STREET SUITE 801 CHICAGO, IL 60606
67652	IN	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY 10 N. MARTINGALE ROAD SCHAUMBURG, IL 60173-2268
33383	FL	FIRST PROFESSIONALS INSURANCE COMPANY, INC. 1000 RIVERSIDE AVE. JACKSONVILLE, FL 32204
81434	NY	FIRST REHABILITATION LIFE INSURANCE COMPANY OF AMERICA 600 NORTHERN BOULEVARD GREAT NECK, NY 11021-5202
34916	MO	FIRST SPECIALTY INSURANCE CORPORATION P.O. BOX 2938 5200 METCALF AVENUE OVERLAND PARK, KS 66201-1338
77984	AR	FIRST VARIABLE LIFE INSURANCE COMPANY 2122 YORK ROAD SUITE 300 OAK BROOK, IL 60523-1930
13978	IL	FLORISTS' MUTUAL INSURANCE COMPANY 500 ST. LOUIS STREET EDWARDSVILLE, IL 62025
38776	NY	FOLKSAMERICA REINSURANCE COMPANY ONE LIBERTY PLAZA 19TH FLOOR NEW YORK, NY 10006-1404
11185	MI	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN P.O. BOX 2450 GRAND RAPIDS, MI 49501-2450
11800	MI	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY P.O. BOX 2450 GRAND RAPIDS, MI 49501-2450
41513	MI	FOREMOST SIGNATURE INSURANCE COMPANY P.O. BOX 2450 GRAND RAPIDS, MI 49501-2450
79677	IN	FORETHOUGHT LIFE ASSURANCE COMPANY FORETHOUGHT CENTER BATESVILLE, IN 47006
91642	IN	FORETHOUGHT LIFE INSURANCE COMPANY FORETHOUGHT CENTER BATESVILLE, IN 47006-9170
71129	IL	FORT DEARBORN LIFE INSURANCE COMPANY 300 E. RANDOLPH STREET CHICAGO, IL 60601-5099
70408	MN	FORTIS BENEFITS INSURANCE COMPANY P.O. BOX 419052 KANSAS CITY, MO 64141-6052
69477	WI	FORTIS INSURANCE COMPANY P.O. BOX 3050 MILWAUKEE, WI 53201
10985	MI	FORTUITY INSURANCE COMPANY ONE MUTUAL AVENUE FRANKENMUTH, MI 48787-0001
14249	IL	FOUNDERS INSURANCE COMPANY 1645 E BIRCHWOOD AVENUE DES PLAINES, IL 60018
13986	MI	FRANKENMUTH MUTUAL INSURANCE COMPANY ONE MUTUAL AVENUE FRANKENMUTH, MI 48787-0001
63622	IL	FRANKLIN LIFE INSURANCE COMPANY, THE #1 FRANKLIN SQUARE SPRINGFIELD, IL 62713
62324	TX	FREEDOM LIFE INSURANCE COMPANY OF AMERICA 110 W. 7TH STREET SUITE 300 FORT WORTH, TX 76102
37761	CA	FREMONT COMPENSATION INSURANCE COMPANY 500 N. BRAND BOULEVARD GLENDALE, CA 91203-3392
11207	CA	FREMONT INDEMNITY COMPANY 500 N. BRAND BOULEVARD SUITE 600 GLENDALE, CA 91203-3392
21040	CA	FREMONT INDUSTRIAL INDEMNITY COMPANY 500 N. BRAND BOULEVARD GLENDALE, CA 91203-3392
13994	MI	FREMONT MUTUAL INSURANCE COMPANY 933 E. MAIN STREET FREMONT, MI 49412-9751
34266	NY	FRONTIER INSURANCE COMPANY 195 LAKE LOUISE MARIE ROAD ROCK HILL, NY 12775-8000
99260	OH	FRONTIER NATIONAL LIFE INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032
42250	CA	FRONTIER PACIFIC INSURANCE COMPANY 101 WEST BROADWAY SUITE 700 SAN DIEGO, CA 92101-8208
20559	AZ	FULCRUM INSURANCE COMPANY 7272 EAST INDIAN SCHOOL ROAD SUITE 500 SCOTTSDALE, AZ 85251
63657	TX	GARDEN STATE LIFE INSURANCE COMPANY 2450 S. SHORE BOULEVARD LEAGUE CITY, TX 77573
21253	TX	GARRISON PROPERTY AND CASUALTY ASSOCIATION 9800 FREDERICKSBURG ROAD SAN ANTONIO, TX 78288-0344
80926	CT	GE GROUP LIFE ASSURANCE COMPANY 6604 WEST BROAD STREET RICHMOND, VA 23230
65536	VA	GE LIFE AND ANNUITY ASSURANCE COMPANY 6604 W. BROAD STREET RICHMOND, VA 23230
22969	IL	GE REINSURANCE CORPORATION 475 HALF DAY ROAD SUITE 300 LINCOLNSHIRE, IL 60069
29823	NC	GE RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA P.O. BOX 177800 RALEIGH, NC 27619
35882	MD	GEICO GENERAL INSURANCE COMPANY ONE GEICO PLAZA WASHINGTON, DC 20076-0001
22055	MD	GEICO INDEMNITY COMPANY ONE GEICO PLAZA WASHINGTON, DC 20076-0001
86258	CT	GENERAL & COLOGNE LIFE RE OF AMERICA 695 EAST MAIN STREET STAMFORD, CT 06904-0300
21962	PA	GENERAL ACCIDENT INSURANCE COMPANY ONE BEACON STREET BOSTON, MA 02108-3100
36838	OK	GENERAL AGENTS INSURANCE COMPANY OF AMERICA, INC. P.O. BOX 2933 FORT WORTH, TX 76113-2933
63665	MO	GENERAL AMERICAN LIFE INSURANCE COMPANY 4100 BOY SCOUT BLVD. TAMPA, FL 33607
24414	WI	GENERAL CASUALTY COMPANY OF WISCONSIN ONE GENERAL DRIVE SUN PRAIRIE, WI 53596-0001
70025	DE	GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY 6604 W. BROAD STREET RICHMOND, VA 23230
41432	NC	GENERAL ELECTRIC HOME EQUITY INSURANCE CORPORATION OF NORTH CAROLINA P.O. BOX 177800 RALEIGH, NC 27619
38458	NC	GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION P.O. BOX 177800 RALEIGH, NC 27619
16675	NC	GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA P.O. BOX 177800 RALEIGH, NC 27619
93521	CA	GENERAL FIDELITY LIFE INSURANCE COMPANY 201 N. TRYON STREET NC1-022-19-02 CHARLOTTE, NC 28255
24732	WA	GENERAL INSURANCE COMPANY OF AMERICA SAFECO PLAZA SEATTLE, WA 98185
86045	TX	GENERAL LIFE INSURANCE COMPANY 4100 BOY SCOUT BOULEVARD TAMPA, FL 33607
22039	DE	GENERAL REINSURANCE CORPORATION 695 E. MAIN STREET P. O. BOX 10350 STAMFORD, CT 06904-2350
16063	NY	GENERAL SECURITY INSURANCE COMPANY 2 WORLD TRADE CENTER NEW YORK, NY 10048-2495
25909	NY	GENERAL SECURITY PROPERTY AND CASUALTY COMPANY 2 WORLD TRADE CENTER NEW YORK, NY 10048-2495
37362	CT	GENERAL STAR INDEMNITY COMPANY 695 E. MAIN STREET P.O. BOX 10354 STAMFORD, CT 06904-2354
11967	OH	GENERAL STAR NATIONAL INSURANCE COMPANY P.O. BOX 10360 695 E. MAIN STREET STAMFORD, CT 06904-2360
11231	NY	GENERALI ONE LIBERTY PLAZA NEW YORK, NY 10006
	MI	GENESEE COUNTY SELF-INSURED TRUST POOL 1101 BEACH STREET, 3RD FLOOR FLINT, MI 48502
34991	ND	GENESIS INDEMNITY INSURANCE COMPANY 695 E. MAIN STREET P.O. BOX 10352 STAMFORD, CT 06904-2352
38962	CT	GENESIS INSURANCE COMPANY 695 E. MAIN STREET P.O. BOX 10354 STAMFORD, CT 06904-2354
70939	NY	GERBER LIFE INSURANCE COMPANY 1311 MAMARONECK AVE. WHITE PLAINS, NY 10605-0000
41343	NY	GERLING AMERICA INSURANCE COMPANY 717 FIFTH AVENUE NEW YORK, NY 10022
92673	CA	GERLING GLOBAL LIFE INSURANCE COMPANY 480 UNIVERSITY AVENUE TORONTO, Ontario Canada M5G 1V6
87017	CA	GERLING GLOBAL LIFE REINSURANCE COMPANY 480 UNIVERSITY AVENUE TORONTO, Ontario Canada M5G 1V6
11266	NY	GERLING GLOBAL REINSURANCE CORPORATION 717 FIFTH AVENUE NEW YORK, NY 10022
21032	NY	GERLING GLOBAL REINSURANCE CORPORATION OF AMERICA 717 FIFTH AVENUE NEW YORK, NY 10022
11282	PA	GERMANTOWN INSURANCE COMPANY 212 S. FOURTH STREET PHILADELPHIA, PA 19106-3704

APPENDIX COMPANY LIST

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14036 WI GERMANTOWN MUTUAL INSURANCE COMPANY P.O. BOX 1020 GERMANTOWN, WI 53022-8220	11136 MI GRANGE INSURANCE COMPANY OF MICHIGAN 650 SOUTH FRONT STREET COLUMBUS, OH 43216-1218	90212 TX GREAT SOUTHERN LIFE INSURANCE COMPANY P.O. BOX 13487 KANSAS CITY, MO 64199-3487	64246 NY GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, THE 7 HANOVER SQUARE NEW YORK, NY 10004-2616
56154 MI GLENER LIFE INSURANCE SOCIETY P.O. BOX 1894 ADRIAN, MI 49221-7894	71218 OH GRANGE LIFE INSURANCE COMPANY 650 S. FRONT STREET P.O. BOX 1218 COLUMBUS, OH 43216-1212	11371 NE GREAT WEST CASUALTY COMPANY P.O. BOX 277 S. SIOUX CITY, NE 68776-0277	68004 IA GUIDEONE LIFE INSURANCE COMPANY 1111 ASHWORTH ROAD W. DES MOINES, IA 50265
70092 AZ GLENBROOK LIFE AND ANNUITY COMPANY 3075 SANDERS ROAD, STE H1A NORTHBROOK, IL 60062-7127	14060 OH GRANGE MUTUAL CASUALTY COMPANY 650 SOUTH FRONT STREET P.O. BOX 1218 COLUMBUS, OH 43216-1218	71480 UT GREAT WESTERN INSURANCE COMPANY P.O. BOX 3428 OGDEN, UT 84409-1428	15032 IA GUIDEONE MUTUAL INSURANCE COMPANY 1111 ASHWORTH ROAD W. DES MOINES, IA 50265-3536
34622 DE GLENS FALLS INSURANCE COMPANY, THE CNA PLAZA STATE SPECIFIC STAT. RPTG-9 SOUTH CHICAGO, IL 60685	23809 PA GRANITE STATE INSURANCE COMPANY 70 PINE STREET NEW YORK, NY 10270	68322 CO GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY 8515 E. ORCHARD ROAD GREENWOOD VILLAGE, CO 80111	14559 IA GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY 1111 ASHWORTH ROAD W. DES MOINES, IA 50265-3536
24600 DE GLOBE INDEMNITY COMPANY 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	26832 OH GREAT AMERICAN ALLIANCE INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	80705 MI GREAT-WEST LIFE ASSURANCE COMPANY, THE 8515 E. ORCHARD ROAD 7T2 GREENWOOD VILLAGE, CO 80111	10956 IL GUILFORD INSURANCE COMPANY 238 INTERNATIONAL ROAD BURLINGTON, NC 27215
91472 DE GLOBE LIFE AND ACCIDENT INSURANCE COMPANY GLOBE LIFE CENTER OKLAHOMA CITY, OK 73184	26344 OH GREAT AMERICAN ASSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	56685 PA GREATER BENEFICIAL UNION OF PITTSBURGH 4254 CLAIRTON BOULEVARD PITTSBURGH, PA 15227-3394	22217 MO GULF INSURANCE COMPANY P.O. BOX 131771 DALLAS, TX 75313-1771
11054 MO GMAC DIRECT INSURANCE COMPANY ONE NATIONAL GENERAL PLAZA HAZELWOOD, MO 63045	37532 DE GREAT AMERICAN E & S INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	22187 NY GREATER NEW YORK MUTUAL INSURANCE COMPANY 200 MADISON AVENUE NEW YORK, NY 10016	42811 MO GULF UNDERWRITERS INSURANCE COMPANY P.O. BOX 131771 DALLAS, TX 75313-1771
11044 MO GMAC INSURANCE COMPANY ONLINE, INC. P.O. BOX 66937 ST. LOUIS, MO 63166	16691 OH GREAT AMERICAN INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	56693 PA GREEK CATHOLIC UNION OF THE U.S.A. 5400 TUSCARAWAS ROAD BEAVER, PA 15009-9513	14125 OH HAMILTON MUTUAL INSURANCE COMPANY OF CINCINNATI, OHIO (THE) P.O. BOX 712 DES MOINES, IA 50303-0712
80942 DE GOLDEN AMERICAN LIFE INSURANCE COMPANY 1475 DUNWOODY DRIVE WEST CHESTER, PA 19380	22136 NY GREAT AMERICAN INSURANCE COMPANY OF NEW YORK 580 WALNUT STREET CINCINNATI, OH 45202	22322 CA GREENWICH INSURANCE COMPANY SEAVIEW HOUSE 70 SEAVIEW AVENUE STAMFORD, CT 06902-6040	88340 FL HANNOVER LIFE REASSURANCE COMPANY OF AMERICA 800 N. MAGNOLIA AVENUE SUITE 1400 ORLANDO, FL 32803
99944 MI GOLDEN DENTAL PLANS, INC. 29377 HOOVER WARREN, MI 48093	63312 OH GREAT AMERICAN LIFE INSURANCE COMPANY P.O. BOX 5420 CINCINNATI, OH 45201	40541 OR GROCERS INSURANCE COMPANY 9300 ARROWPOINT BLVD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	10241 NY HANNOVER RUCKVERSICHERUNGS-AKTIENGESSELLSCH/ (U.S. REINSURANCE TRUST) C-O LEBOEUF, LAMB, GREENE & MACRAE 125 W. 55 STREET NEW YORK, NY 10119-5389
62286 IL GOLDEN RULE INSURANCE COMPANY 712 ELEVENTH STREET THE WATERFRONT LAWRENCEVILLE, IL 62439-2395	25224 ND GREAT DIVIDE INSURANCE COMPANY 7273 EAST BUTHERUS DRIVE SCOTTSDALE, AZ 85260	11398 DE GUARANTEE INSURANCE COMPANY 650 NAAMANS ROAD SUITE 307 CLAYMONT, DE 19703	22292 NH HANOVER INSURANCE COMPANY, THE 100 N. PARKWAY WORCESTER, MA 01605
63924 CA GOLDEN STATE MUTUAL LIFE INSURANCE COMPANY 1999 W. ADAMS BOULEVARD LOS ANGELES, CA 90018-3514	10787 MI GREAT LAKES CASUALTY INSURANCE COMPANY 12852 WEST M-179 HIGHWAY WAYLAND, MI 49348	64203 IN GUARANTEE RESERVE LIFE INSURANCE COMPANY 530 RIVER OAKS WEST CALUMET CITY, IL 60409	26433 IL HARCO NATIONAL INSURANCE COMPANY P.O. BOX 68309 SCHAUMBURG, IL 60168-0309
14044 PA GOODVILLE MUTUAL CASUALTY COMPANY P.O. BOX 489 NEW HOLLAND, PA 17557-0489	90301 MI GREAT LAKES DELTA INSURANCE COMPANY P.O. BOX 30416 LANSING, MI 48909-7916	50180 OH GUARANTEE TITLE AND TRUST COMPANY 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236	23582 MN HARLEYSVILLE INSURANCE COMPANY P.O. BOX 1233 MINNEAPOLIS, MN 55440-1233
25569 NY GOTHAM INSURANCE COMPANY 330 MADISON AVENUE NEW YORK, NY 10017	95467 MI GREAT LAKES HEALTH PLAN, INC. 17117 W. NINE MILE ROAD SUITE 1600 SOUTHFIELD, MI 48075	64211 IL GUARANTEE TRUST LIFE INSURANCE COMPANY 1275 MILWAUKEE AVENUE GLENVIEW, IL 60025	42900 NJ HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297
22063 MD GOVERNMENT EMPLOYEES INSURANCE COMPANY ONE GEICO PLAZA WASHINGTON, DC 20076-0001	30384 MI GREAT LAKES MUTUAL INSURANCE COMPANY 56730 CALUMET AVENUE CALUMET, MI 49913	11401 CO GUARANTY NATIONAL INSURANCE COMPANY 9300 ARROWPOINT BLVD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	33235 NY HARLEYSVILLE INSURANCE COMPANY OF NEW YORK 120 WASHINGTON STREET WATERTOWN, NY 13601
22098 IN GRAIN DEALERS MUTUAL INSURANCE COMPANY P.O. BOX 1747 INDIANAPOLIS, IN 46206	18694 MI GREAT MIDWEST INSURANCE COMPANY 9821 KATY FREEWAY SUITE 850 HOUSTON, TX 77024-1206	78778 DE GUARDIAN INSURANCE & ANNUITY COMPANY, INC., THE 7 HANOVER SQUARE NEW YORK, NY 10004-2616	10060 OH HARLEYSVILLE INSURANCE COMPANY OF OHIO 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297
95453 MI GRAND VALLEY HEALTH PLAN, INC. 829 FOREST HILL AVE. S.E. GRAND RAPIDS, MI 49546-2325	20303 MN GREAT NORTHERN INSURANCE COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615		

APPENDIX COMPANY LIST

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14516 MI HARLEYSVILLE LAKE STATES INSURANCE COMPANY P.O. BOX 352 TRAVERSE CITY, MI 49685-0352	71153 CT HARTFORD LIFE AND ANNUITY INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	57770 IL HOLY FAMILY SOCIETY OF THE UNITED STATES OF AMERICA, THE ONE FAIRLANE DRIVE P.O. BOX 2909 JOLIET, IL 60434	71692 KS IL ANNUITY AND INSURANCE COMPANY P.O. BOX 7149 INDIANAPOLIS, IN 46207-7149
64327 PA HARLEYSVILLE LIFE INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	88072 CT HARTFORD LIFE INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	26638 MI HOME-OWNERS INSURANCE COMPANY P.O. BOX 30660 LANSING, MI 48909-8160	32808 IL ILLINOIS EMCASCO INSURANCE COMPANY 815 COMMERCE DRIVE OAK BROOK, IL 60521-1978
14168 PA HARLEYSVILLE MUTUAL INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	11452 CT HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, THE ONE STATE STREET P.O. BOX 5024 HARTFORD, CT 06102-5024	17221 CT HOMESITE INSURANCE COMPANY 99 BEDFORD STREET BOSTON, MA 02111	64580 IL ILLINOIS MUTUAL LIFE INSURANCE COMPANY 300 S.W. ADAMS STREET PEORIA, IL 61634
40983 PA HARLEYSVILLE PENNLAND INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	30104 CT HARTFORD UNDERWRITERS INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115	13927 ND HOMESITE INSURANCE COMPANY OF THE MIDWEST 99 BEDFORD STREET BOSTON, MA 02111-2217	23817 IL ILLINOIS NATIONAL INSURANCE COMPANY 500 WEST MADISON STREET CHICAGO, IL 60606-2511
35696 PA HARLEYSVILLE PREFERRED INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	14176 MI HASTINGS MUTUAL INSURANCE COMPANY 404 E. WOODLAWN AVENUE HASTINGS, MI 49058-1091	64505 IA HOMESTEADERS LIFE COMPANY P.O. BOX 1756 DES MOINES, IA 50306	27960 IL ILLINOIS UNION INSURANCE COMPANY 525 WEST MONROE STREET SUITE 400 CHICAGO, IL 60661
26182 MA HARLEYSVILLE WORCESTER INSURANCE COMPANY 120 FRONT STREET SUITE 500 WORCESTER, MA 01608-1408	21741 IA HAWKEYE-SECURITY INSURANCE COMPANY ONE BEACON STREET BOSTON, MA 02108-3100	22578 IL HORACE MANN INSURANCE COMPANY #1 HORACE MANN PLAZA SPRINGFIELD, IL 62715	43575 PA INDEMNITY INSURANCE COMPANY OF NORTH AMERICA 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101-1484
13382 GA HARLEYSVILLE-ATLANTIC INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	92711 IN HCC LIFE INSURANCE COMPANY 13403 NORTHWEST FREEWAY HOUSTON, TX 77040-6094	64513 IL HORACE MANN LIFE INSURANCE COMPANY #1 HORACE MANN PLAZA SPRINGFIELD, IL 62715	64602 RI INDEPENDENCE LIFE AND ANNUITY COMPANY 125 HIGH STREET BOSTON, MA 02110-2712
60348 CT HART LIFE INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	78611 IL HCSC INSURANCE SERVICES COMPANY 300 E. RANDOLPH STREET CHICAGO, IL 60601-5099	22756 CA HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY #1 HORACE MANN PLAZA SPRINGFIELD, IL 62715	29831 IL INDEPENDENT MUTUAL FIRE INSURANCE COMPANY 2 E. CHASE STREET MAIL STATION 55 BALTIMORE, MD 21202
22357 CT HARTFORD ACCIDENT AND INDEMNITY COMPANY HARTFORD PLAZA HARTFORD, CT 06115	52563 MI HEALTH PLAN OF MICHIGAN, INC. 17515 W. NINE MILE ROAD SUITE 650 SOUTHFIELD, MI 48075	93777 MI HOUSEHOLD LIFE INSURANCE COMPANY 200 SOMERSET CORPORATE BOULEVARD SUITE 100 BRIDGWATER, NJ 08807	58068 NY INDEPENDENT ORDER OF FORESTERS, THE 789 DON MILLS ROAD TORONTO, Ontario Canada M3C 1T9
29424 IN HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115	95580 MI HEALTHPLUS OF MICHIGAN, INC 2050 S. LINDEN ROAD P.O. BOX 1700 FLINT, MI 48501-1700	42374 TX HOUSTON CASUALTY COMPANY 13403 NORTHWEST FREEWAY HOUSTON, TX 77040-6094	57509 IL INDEPENDENT ORDER OF VIKINGS P.O. BOX 5147 SPRINGFIELD, Bermuda 62705
19682 CT HARTFORD FIRE INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115	39527 CA HERITAGE INDEMNITY COMPANY 30851 AGOURA ROAD AGOURA HILLS, CA 91301	25054 DE HUDSON INSURANCE COMPANY 22 CORTLANDT STREET 18TH FLOOR NEW YORK, NY 10007	36940 ND INDIAN HARBOR INSURANCE COMPANY SEAVIEW HOUSE 70 SEAVIEW AVENUE STAMFORD, CT 06902-6040
38288 IL HARTFORD INSURANCE COMPANY OF ILLINOIS HARTFORD PLAZA HARTFORD, CT 06115	64394 AZ HERITAGE LIFE INSURANCE COMPANY 500 VIRGINIA DRIVE FORT WASHINGTON, PA 19034	62189 MO HUMANA INSURANCE COMPANY P.O. BOX 740036 LOUISVILLE, KY 40201-7436	22659 IN INDIANA INSURANCE COMPANY 62 MAPLE AVENUE KEENE, NH 03431-0000
37478 IN HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115	99960 MI HERITAGE OPTICAL CENTER, INC. 19010 LIVERNOIS DETROIT, MI 48221	70580 WI HUMANADENTAL INSURANCE COMPANY P.O. BOX 740036 LOUISVILLE, KY 40201-7436	14265 IN INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY 3600 WOODVIEW TRACE INDIANAPOLIS, IN 46268-0600
38261 FL HARTFORD INSURANCE COMPANY OF THE SOUTHEAST HARTFORD PLAZA HARTFORD, CT 06115	18376 NY HERMITAGE INSURANCE COMPANY 1311 MAMARONECK AVE. SUITE 135 WHITE PLAINS, NY 10605	56553 DC HUNGARIAN REFORMED FEDERATION OF AMERICA, THE 2001 MASSACHUSETTS AVENUE, NW WASHINGTON, DC 20036-1011	64645 IN INDIANAPOLIS LIFE INSURANCE COMPANY P.O. BOX 1230 INDIANAPOLIS, IN 46206-1230
93505 CT HARTFORD INTERNATIONAL LIFE REASSURANCE CORPORATION P.O. BOX 2999 HARTFORD, CT 06104-2999	22489 TX HIGHLANDS INSURANCE COMPANY 10370 RICHMOND AVENUE HOUSTON, TX 77042-4123	81450 MI IBA HEALTH AND LIFE ASSURANCE COMPANY 106 FARMERS ALLEY SUITE 300 KALAMAZOO, MI 49005-1100	81779 MO INDIVIDUAL ASSURANCE COMPANY LIFE, HEALTH & ACCIDENT 1600 OAK STREET KANSAS CITY, MO 64108-1406
70815 CT HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06109-2999	35599 PA HIGHMARK CASUALTY INSURANCE COMPANY P.O. BOX 535061 PITTSBURGH, PA 15253-5061	97764 CT IDEALIFE INSURANCE COMPANY 695 EAST MAIN STREET STAMFORD, CT 06904-0300	22268 IN INFINITY INSURANCE COMPANY 2204 LAKESHORE DRIVE P.O. BOX 830189 BIRMINGHAM, AL 35283-0189
	93440 CT HIGHMARK LIFE INSURANCE COMPANY P.O. BOX 535061 PITTSBURGH, PA 15253-5061	65005 MN IDS LIFE INSURANCE COMPANY 227 AXA FINANCIAL CENTER MINNEAPOLIS, MN 55474	26700 IL INSURANCE COMPANY OF ILLINOIS SAFECO PLAZA SEATTLE, WA 98185

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22713	PA	64831	NY	14354	WI	56715	PA
INSURANCE COMPANY OF NORTH AMERICA		INTRAMERICA LIFE INSURANCE COMPANY		JEWELERS MUTUAL INSURANCE COMPANY		LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION	
1601 CHESTNUT STREET		3075 SANDERS ROAD		P.O. BOX 468		69 PUBLIC SQUARE	
P.O. BOX 41484		SUITE HIA		NEENAH, WI 54957-0468		WILKES-BARRE, PA 18701-2595	
PHILADELPHIA, PA 19101-1484		NORTHBROOK, IL 60062		65080	MN	65242	IN
19429	PA	10749	MI	JOHN ALDEN LIFE INSURANCE COMPANY		LAFAYETTE LIFE INSURANCE COMPANY, THE	
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE		INTREPID INSURANCE COMPANY		P.O. BOX 3050		P.O. BOX 7007	
70 PINE STREET		P.O. BOX 5168		MILWAUKEE, WI 53201		LAFAYETTE, IN 47903-7007	
NEW YORK, NY 10270		CIMS:465-20-85		65099	MA	26077	IL
27847	CA	SOUTHFIELD, MI 48085-5168		JOHN HANCOCK LIFE INSURANCE COMPANY		LANCER INSURANCE COMPANY	
INSURANCE COMPANY OF THE WEST		64890	CA	P.O. BOX 111		370 W. PARK AVENUE	
P.O. BOX 85563		INVESTORS GUARANTY LIFE INSURANCE COMPANY		CORP. FIN. ACCTG., T-11		LONG BEACH, NY 11561-3245	
SAN DIEGO, CA 92186-5563		48 MONROE TURNPIKE		BOSTON, MA 02117-0111		33138	OK
10927	MI	TRUMBULL, CT 06611		90204	MA	LANDMARK AMERICAN INSURANCE COMPANY	
INSURANCE CORPORATION OF AMERICA		64904	KY	JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY		9300 ARROWPOINT BLVD	
1301 N. HAGADORN ROAD		INVESTORS HERITAGE LIFE INSURANCE COMPANY		P.O. BOX 717		P.O. BOX 1000	
EAST LANSING, MI 48823		P.O. BOX 717		BOSTON, MA 02117-0717		CHARLOTTE, NC 28201-1000	
37257	IL	FRANKFORT, KY 40602-0717		65110	SC	28916	VA
INSURANCE CORPORATION OF HANNOVER		64734	IN	KANAWHA INSURANCE COMPANY		LAWRENCEVILLE PROPERTY AND CASUALTY COMPANY	
333 SOUTH HOPE STREET		INVESTORS LIFE INSURANCE COMPANY OF INDIANA		P.O. BOX 610		TWO PRINCESS ROAD	
SUITE 2400		6500 RIVER PLACE BLVD		LANCASTER, SC 29721-0610		LAWRENCEVILLE, NJ 08648	
LOS ANGELES, CA 90071		BUILDING ONE		15962	KS	50024	VA
18341	NY	AUSTIN, TX 78730		KANSAS BANKERS SURETY COMPANY, THE		LAWYERS TITLE INSURANCE CORPORATION	
INSURANCE CORPORATION OF NEW YORK, THE		63487	WA	P.O. BOX 1654		101 GATEWAY CENTRE PARKWAY	
ONE CANTERBURY GREEN		INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA		TOPEKA, KS 66601-1654		GATEWAY ONE	
STAMFORD, CT 06901-2032		6500 RIVER PLACE BLVD.		20885	MO	RICHMOND, VA 23235	
81868	TX	BUILDING ONE		KANSAS CITY FIRE AND MARINE INSURANCE COMPANY		11738	OH
INSURANCE INVESTORS LIFE INSURANCE COMPANY		AUSTIN, TX 78730		CNA PLAZA		LEADER INSURANCE COMPANY	
1300 W. MOCKINGBIRD LANE		93610	DE	STATE SPECIFIC STAT. RPTG-9 SOUTH CHICAGO, IL 60685		4100 HARRY HINES BOULEVARD	
DALLAS, TX 75247-4921		INVESTORS PARTNER LIFE INSURANCE COMPANY		65129	MO	DALLAS, TX 75219	
29742	NC	P.O. BOX 717		KANSAS CITY LIFE INSURANCE COMPANY		29912	IL
INTEGON NATIONAL INSURANCE COMPANY		BOSTON, MA 02117-0717		P.O. BOX 219139		LEGION INDEMNITY COMPANY	
P.O. BOX 3199		50369	NC	KANSAS CITY, MO 64121-9139		ONE LOGAN SQUARE	
WINSTON-SALEM, NC 27102-3199		INVESTORS TITLE INSURANCE COMPANY		10915	IL	SUITE 1400	
37745	NC	P. O. DRAWER 2687		KEMPER AUTO & HOME INSURANCE COMPANY		PHILADELPHIA, PA 19103	
INTEGON SPECIALTY INSURANCE COMPANY		CHAPEL HILL, NC 27515-2687		1 KEMPER DRIVE		24422	PA
P.O. BOX 3199		10952	OH	LONG GROVE, IL 60049-0001		LEGION INSURANCE COMPANY	
WINSTON SALEM, NC 27102		J.C. PENNEY CASUALTY INSURANCE COMPANY		27138	IL	ONE LOGAN SQUARE	
74780	OH	2700 W. PLANO PARKWAY-3C		KEMPER CASUALTY INSURANCE COMPANY		SUITE 1400	
INTEGRITY LIFE INSURANCE COMPANY		PLANO, TX 75075-8200		ONE KEMPER DRIVE		PHILADELPHIA, PA 19103	
515 W. MARKET STREET		65021	VT	LONG GROVE, IL 60049-0001		19437	DE
8TH FLOOR		J.C. PENNEY LIFE INSURANCE COMPANY		15563	IL	LEXINGTON INSURANCE COMPANY	
LOUISVILLE, KY 45202		2700 W. PLANO PARKWAY-3C		KEMPER EMPLOYERS INSURANCE COMPANY		200 STATE STREET	
64807	IA	PLANO, TX 75075-8200		1 KEMPER DRIVE		BOSTON, MA 02109	
INTER-STATE ASSURANCE COMPANY		65056	MI	LONG GROVE, IL 60049-0001		42404	VT
4200 UNIVERSITY AVENUE		JACKSON NATIONAL LIFE INSURANCE COMPANY		40991	IL	LIBERTY INSURANCE CORPORATION	
WEST DES MOINES, IA 50266-5995		1 CORPORATE WAY		KEMPER INDEMNITY INSURANCE COMPANY		175 BERKELEY STREET	
24139	IL	LANSING, MI 48951		ONE KEMPER DRIVE		BOSTON, MA 02117	
INTERNATIONAL BUSINESS AND MERCANTILE REASSURANCE COMPANY		60140	NY	LONG GROVE, IL 60049-0001		19917	NY
307 N. MICHIGAN AVENUE		JACKSON NATIONAL LIFE INSURANCE COMPANY OF NEW YORK		10914	IL	LIBERTY INSURANCE UNDERWRITERS INC.	
CHICAGO, IL 60601		2900 WESTCHESTER AVE		KEMPER INDEPENDENCE INSURANCE COMPANY		61 BROADWAY	
11592	NJ	305		1 KEMPER DRIVE		25TH FLOOR	
INTERNATIONAL FIDELITY INSURANCE COMPANY		PURCHASE, NY 10577		LONG GROVE, IL 60049-0001		NEW YORK, NY 10006	
ONE NEWARK CENTER		11630	NY	90557	IL	65315	MA
20TH FLOOR		JEFFERSON INSURANCE COMPANY		KEMPER INVESTORS LIFE INSURANCE COMPANY		LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	
NEWARK, NJ 07102-5207		NEWPORT TOWER - 28TH FLOOR		1 KEMPER DRIVE, T-1		100 LIBERTY WAY	
21083	IL	525 WASHINGTON BOULEVARD		LONG GROVE, IL 60049-0001		DOVER, NH 03820	
INTERNATIONAL INSURANCE COMPANY		JERSEY CITY, NJ 07310-1693		10940	IL	65323	SC
250 COMMERCIAL STREET		70254	NE	KEMPER SURPLUS LINES INSURANCE COMPANY		LIBERTY LIFE INSURANCE COMPANY	
SUITE 5000		JEFFERSON PILOT FINANCIAL INSURANCE COMPANY		1 KEMPER DRIVE		BOX 789	
MANCHESTER, NH 03101		100 N. GREENE STREET		LONG GROVE, IL 60049-0001		GREENVILLE, SC 29602-0789	
01234	NY	GREENSBORO, NC 27401		65234	RI	23035	MA
INTERNATIONAL INSURANCE COMPANY OF HANNOVER LIMITED		62057	NJ	KEYPORT LIFE INSURANCE COMPANY		LIBERTY MUTUAL FIRE INSURANCE COMPANY	
333 SOUTH HOPE STREET		JEFFERSON PILOT LIFEAMERICA INSURANCE COMPANY		125 HIGH STREET		175 BERKELEY STREET	
SUITE 2400		100 N. GREENE STREET		BOSTON, MA 02110-2712		BOSTON, MA 02117	
LOS ANGELES, CA 90071		GREENSBORO, NC 27401		58033	CT	23043	MA
22829	IL	67865	NC	KNIGHTS OF COLUMBUS		LIBERTY MUTUAL INSURANCE COMPANY	
INTERSTATE FIRE & CASUALTY COMPANY		JEFFERSON-PILOT LIFE INSURANCE COMPANY		P.O. BOX 1670		175 BERKELEY STREET	
55 E. MONROE STREET		P.O. BOX 21008		NEW HAVEN, CT 06507-0901		BOSTON, MA 02117	
CHICAGO, IL 60603		GREENSBORO, NC 27420				65331	AL
22837	IL					LIBERTY NATIONAL LIFE INSURANCE COMPANY	
INTERSTATE INDEMNITY COMPANY						P.O. BOX 2612	
55 E. MONROE STREET						BIRMINGHAM, AL 35202	
CHICAGO, IL 60603							

APPENDIX COMPANY LIST

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11746	MI	33600	IA	36897	PA	63762	PA
LIBERTY PERSONAL INSURANCE COMPANY		LM INSURANCE CORPORATION		MANUFACTURERS ALLIANCE INSURANCE		MEDCO CONTAINMENT LIFE INSURANCE	
175 BERKELEY STREET		175 BERKELEY STREET		COMPANY		COMPANY	
BOSTON, MA 02117		BOSTON, MA 02117		380 SENTRY PARKWAY		100 PARSONS POND DRIVE	
10725	NH	87920	MI	BLUE BELL, PA 19422-0754		FRANKLIN LAKES, NJ 07417	
LIBERTY SURPLUS INSURANCE		LOCOMOTIVE ENGINEERS AND		65838	MI	33391	AL
CORPORATION, THE		CONDUCTORS MUTUAL PROTECTIVE		MANUFACTURERS LIFE INSURANCE		MEDICAL ASSURANCE COMPANY, INC., THE	
175 BERKELEY STREET		ASSOCIATION		COMPANY (U.S.A.), THE		P.O. BOX 590009	
BOSTON, MA 02117		535 GRISWOLD STREET		P.O. BOX 640		BIRMINGHAM, AL 35259-0009	
66753	MI	SUITE 1210		BUFFALO, NY 14201-0640		34231	NY
LIBERTY UNION LIFE ASSURANCE COMPANY		DETROIT, MI 48226-3602		87793	MI	MEDICAL LIABILITY MUTUAL INSURANCE	
30755 BARRINGTON AVENUE		83550	MI	MANUFACTURERS LIFE INSURANCE		COMPANY	
MADISON HEIGHTS, MI 48071		LONDON LIFE INSURANCE COMPANY		COMPANY OF AMERICA, THE		8 BRITISH AMERICAN BOULEVARD	
65498	PA	ONE LONDON PLACE		P.O. BOX 633		LATHAM, NY 12110-1414	
LIFE INSURANCE COMPANY OF NORTH		255 QUEENS AVENUE, SUITE 303		BUFFALO, NY 14201-0633		86991	OH
AMERICA		LONDON, Ontario Canada N6A 5R8		90425	DE	MEDICAL LIFE INSURANCE COMPANY	
TWO LIBERTY PLACE		76694	PA	MANUFACTURERS LIFE INSURANCE		1220 HURON ROAD	
1601 CHESTNUT ST. TL18A		LONDON LIFE REINSURANCE COMPANY		COMPANY OF NORTH AMERICA, THE		CLEVELAND, OH 44115-1700	
PHILADELPHIA, PA 19192-2362		P. O. BOX 1120		500 BOYLSTON STREET		32328	MD
65528	TX	BLUE BELL, PA 19422-0319		SUITE 400		MEDICAL MUTUAL LIABILITY INSURANCE	
LIFE INSURANCE COMPANY OF THE		68934	NC	BOSTON, MA 02116-3739		SOCIETY OF MARYLAND	
SOUTHWEST		LONDON PACIFIC LIFE & ANNUITY COMPANY		98078	MI	225 INTERNATIONAL CIRCLE	
P.O. BOX 569080		3101 POPLARWOOD COURT		MANULIFE REINSURANCE CORPORATION		HUNT VALLEY, MD 21030	
DALLAS, TX 75356-9080		SUITE 300		(U.S.A.)		11843	IN
64130	IA	RALEIGH, NC 27604		P.O. BOX 600		MEDICAL PROTECTIVE COMPANY, THE	
LIFE INVESTORS INSURANCE COMPANY OF		65722	OH	BUFFALO, NY 14201-0600		5814 REED ROAD	
AMERICA		LOYAL AMERICAN LIFE INSURANCE		29998	NY	FORT WAYNE, IN 46835	
4333 EDGEWOOD ROAD, N.E.		COMPANY		MARINE INDEMNITY INSURANCE COMPANY		71471	NE
CEDAR RAPIDS, IA 52499		P.O. BOX 5418		OF AMERICA		MEDICO LIFE INSURANCE COMPANY	
92509	MN	CINCINNATI, OH 45201-5418		9300 ARROWPOINT BOULEVARD		P.O. BOX 3477	
LIFEUSA INSURANCE COMPANY		56758	PA	P.O. BOX 1000		OMAHA, NE 68103	
P.O. BOX 1344		LOYAL CHRISTIAN BENEFIT ASSOCIATION		CHARLOTTE, NC 28201-1000		22241	VT
MINNEAPOLIS, MN 55440-1344		P.O. BOX 13005		28932	VA	MEDMARC CASUALTY INSURANCE	
65595	NE	ERIE, PA 16514-1305		MARKEL AMERICAN INSURANCE COMPANY		COMPANY	
LINCOLN BENEFIT LIFE COMPANY		23108	MO	P.O. BOX 906		P.O. BOX 10809	
3075 SANDERS ROAD		LUMBERMEN'S UNDERWRITING ALLIANCE		PEWAUKEE, WI 53072		CHANTILLY, VA 20153-0809	
SUITE H1A		2501 N. MILITARY TRAIL		38970	IL	32089	VT
NORTHBROOK, IL 60062-7127		BOCA RATON, FL 33431		MARKEL INSURANCE COMPANY		MEDMARC MUTUAL INSURANCE COMPANY	
65668	NE	22977	IL	4600 COX ROAD		P.O. BOX 10809	
LINCOLN DIRECT LIFE INSURANCE CO.		LUMBERMENS MUTUAL CASUALTY		GLEN ALLEN, VA 23060		CHANTILLY, VA 20153-0809	
P.O. BOX 82448		COMPANY		19356	MD	16101	MI
LINCOLN, NE 68501		1 KEMPER DRIVE		MARYLAND CASUALTY COMPANY		MEEMIC INSURANCE COMPANY	
33855	PA	LONG GROVE, IL 60049-0001		1400 AMERICAN LANE		691 N. SQUIRREL ROAD	
LINCOLN GENERAL INSURANCE COMPANY		57126	MN	SCHAUMBURG, IL 60196-1056		SUITE 100	
3350 WHITEFORD ROAD		LUTHERAN BROTHERHOOD			MI	AUBURN HILLS, MI 48326	
P.O. BOX 3709		625 FOURTH AVENUE SOUTH		MASB-SEG PROPERTY/CASUALTY POOL, INC		97055	OK
YORK, PA 17402-0136		MINNEAPOLIS, MN 55415		415 WEST KALAMAZOO STREET		MEGA LIFE AND HEALTH INSURANCE	
65927	IL	97721	MN	LANSING, MI 48933		COMPANY, THE	
LINCOLN HERITAGE LIFE INSURANCE		LUTHERAN BROTHERHOOD VARIABLE		22306	NH	4001 MCEWEN DRIVE	
COMPANY		INSURANCE PRODUCTS COMPANY		MASSACHUSETTS BAY INSURANCE		SUITE 200	
4343 E. CAMELBACK ROAD		625 FOURTH AVENUE SOUTH		COMPANY		DALLAS, TX 75244	
PHOENIX, AZ 85018		MINNEAPOLIS, MN 55415		100 N. PARKWAY		86126	WI
38830	IN	88080	MO	WORCESTER, MA 01605		MEMBERS LIFE INSURANCE COMPANY	
LINCOLN NATIONAL HEALTH & CASUALTY		LYNDON LIFE INSURANCE COMPANY		65935	MA	P.O. BOX 391	
INSURANCE COMPANY		520 MARYVILLE CENTRE DRIVE		MASSACHUSETTS MUTUAL LIFE INSURANCE		MADISON, WI 53701	
P.O. BOX 7808		SUITE 500		COMPANY		21229	MI
FORT WAYNE, IN 46801-7806		ST. LOUIS, MO 63141-5814		1295 STATE STREET		MEMBERSELECT INSURANCE COMPANY	
65676	IN	35769	MO	SPRINGFIELD, MA 01111		1 AUTO CLUB DRIVE	
LINCOLN NATIONAL LIFE INSURANCE		LYNDON PROPERTY INSURANCE COMPANY		90476	MO	DEARBORN, MI 48126	
COMPANY		520 MARYVILLE CENTRE DRIVE		MAXICARE LIFE AND HEALTH INSURANCE		57991	IN
1300 S. CLINTON STREET		SUITE 500		COMPANY		MENNONITE MUTUAL AID ASSOCIATION	
FORT WAYNE, IN 46802		ST. LOUIS, MO 63141-5814		1149 S. BROADWAY STREET		P.O. BOX 483	
97039	IN	95449	MI	SUITE 910		GOSHEN, IN 46527	
LINCOLN NATIONAL REASSURANCE		M-CARE, INC.		LOS ANGELES, CA 90015		31968	TN
COMPANY		2301 COMMONWEALTH BLVD.		23825	IL	MERASTAR INSURANCE COMPANY	
P.O. BOX 7808		ANN ARBOR, MI 48105-1573		MBIA INSURANCE CORP. OF ILLINOIS		P.O. BOX 181101	
FORT WAYNE, IN 46804		65781	WI	113 KING STREET		CHATTANOOGA, TN 37414-6101	
58262	PA	MADISON NATIONAL LIFE INSURANCE		ARMONK, NY 10504-1610		14494	IA
LITHUANIAN ALLIANCE OF AMERICA		COMPANY, INC.		12041	NY	MERCHANTS BONDING COMPANY	
307 W. 30TH STREET		P.O. BOX 5008		MBIA INSURANCE CORPORATION		2100 FLEUR DRIVE	
NEW YORK, NY 10001-		MADISON, WI 53705		113 KING STREET		DES MOINES, IA 50321-1158	
56731	PA	65870	NY	ARMONK, NY 10504-1610		23329	NY
LITHUANIAN CATHOLIC ALLIANCE		MANHATTAN LIFE INSURANCE COMPANY		95848	MI	MERCHANTS MUTUAL INSURANCE	
71-73 S. WASHINGTON STREET		2727 ALLEN PARKWAY		MCLAREN HEALTH PLAN, INC.		COMPANY	
WILKES-BARRE, PA 18701-0031		WORTHAM TOWER FLOOR 6		401 S. BALLENGER HIGHWAY		250 MAIN STREET	
99998	NY	HOUSTON, TX 77019-2115		FLINT, MI 48532-3685		BUFFALO, NY 14240-0903	
LLOYD'S UNDERWRITERS AT LONDON,		67083	IL	69515	PA		
SPONSORING SYNDICATES		MANHATTAN NATIONAL LIFE INSURANCE		MEDAMERICA INSURANCE COMPANY			
C-O LEBOUF, LAMB, GREENE &		COMPANY		P.O. BOX 41930			
MACRAE, 125 W. 55TH STREET		11815 N. PENNSYLVANIA STREET		ROCHESTER, NY 14604-0620			
NEW YORK, NY 10019-4513		CARMEL, IN 46032					

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10502 MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY P.O. BOX 1980 INDIANAPOLIS, IN 46206-1980	IN	40150 MGA INSURANCE COMPANY, INC. 500 COMMERCE STREET P.O. BOX 2933 FORT WORTH, TX 76113-2933	TX	10857 MICHIGAN INSURANCE COMPANY 1700 EAST BELTLINE NE SUITE 100 GRAND RAPIDS, MI 49525	MI	11107 MIDWESTERN DENTAL PLANS, INC. 5050 SCHAEFER ROAD DEARBORN, MI 48126	MI
23353 MERIDIAN SECURITY INSURANCE COMPANY P.O. BOX 1980 INDIANAPOLIS, IN 46206-1980	IN	10682 MGIC CREDIT ASSURANCE CORPORATION P.O. BOX 756 MILWAUKEE, WI 53201	WI	MICHIGAN LIABILITY AND PROPERTY POOL C/O MICHIGAN MUNICIPAL LEAGUE 1675 GREEN ROAD, P.O. BOX 1487 ANN ARBOR, MI 48106	MI	23515 MIDWESTERN INDEMNITY COMPANY, THE 62 MAPLE AVENUE KEENE, NH 03431	OH
65951 MERIT LIFE INSURANCE COMPANY P.O. BOX 39 EVANSVILLE, IN 47701	IN	22594 MGIC ASSURANCE CORPORATION P. O. BOX 756 MILWAUKEE, WI 53201	WI	14508 MICHIGAN MILLERS MUTUAL INSURANCE COMPANY P.O. BOX 30060 LANSING, MI 48909-7560	MI	66109 MIDWESTERN UNITED LIFE INSURANCE COMPANY 1290 BROADWAY SECURITY LIFE CENTER DENVER, CO 80203	IN
24821 MERITPLAN INSURANCE COMPANY P.O. BOX 19702 IRVINE, CA 92623-9702	CA	18740 MGIC INDEMNITY CORPORATION P.O. BOX 756 MILWAUKEE, WI 53201	WI	MICHIGAN MUNICIPAL RISK MGMT AUTHORITY 16801 NEWBURGH SUITE 106 LIVONIA, MI 48154	MI	61522 MII LIFE, INCORPORATED P.O. BOX 64560 ST. PAUL, MN 55164	MN
79022 MERRILL LYNCH LIFE INSURANCE COMPANY P.O. BOX 9061 PRINCETON, NJ 08543-9061	AR	33111 MHA INSURANCE COMPANY 6215 W. ST. JOSEPH HIGHWAY LANSING, MI 48917-4852	MI	31429 MICHIGAN PROFESSIONAL INSURANCE EXCHANGE 21 MICHIGAN NE SUITE 375 GRAND RAPIDS, MI 49503	MI	10933 MIIX INSURANCE COMPANY TWO PRINCESS ROAD LAWRENCEVILLE, NJ 08648	NJ
93513 METLIFE INVESTORS INSURANCE COMPANY 4100 BOY SCOUT BLVD. TAMPA, FL 33607	MO	MI LUMBER & BLDG. MAT. ASSN. EMPL. P.O. BOX 27095 5815 EXECUTIVE DRIVE LANSING, MI 48909	MI	MICHIGAN TOWNSHIP PARTICIPATING PLAN C/O DAVE KENSLER, KENRICK CORP 10439 ORTONVILLE ROAD CLARKSTON, MI 48348-1977	MI	23531 MILLERS INSURANCE COMPANY, THE P.O. BOX 2269 FORT WORTH, TX 76113-2269	TX
61050 METLIFE INVESTORS USA INSURANCE COMPANY 4100 BOY SCOUT BLVD. TAMPA, FL 33607	DE	00027 MI PHARMACISTS ASSN. GROUP TRUST 815 N. WASHINGTON AVENUE LANSING, MI 48906-5198	MI	MICHIGAN TRANSIT POOL 145 W. SPRING STREET MARQUETTE, MI 49855	MI	14583 MILLERS MUTUAL INSURANCE ASSOCIATION 111 E. FOURTH STREET P.O. BOX 9006 ALTON, IL 62002-9006	IL
65714 METLIFE SECURITY INSURANCE COMPANY OF LOUISIANA 4100 BOY SCOUT BOULEVARD TAMPA, FL 33607	LA	MI RETAILERS DENTAL ASSN MEWA 221 N. PINE STREET LANSING, MI 48933	MI	21687 MID-CENTURY INSURANCE COMPANY P.O. BOX 2478, TERMINAL ANNEX LOS ANGELES, CA 90051-2478	MI	14591 MILWAUKEE MUTUAL INSURANCE COMPANY P.O. BOX 621 MILWAUKEE, WI 53201	WI
METRO ASSOC FOR IMPROVED SCHOOL LEG. 1333 RADCLIFF AVENUE GARDEN CITY, MI 48135	MI	38660 MIC GENERAL INSURANCE CORPORATION P.O. BOX 66937 ST. LOUIS, MO 63116-6937	MI	36650 MID-STATE SURETY CORPORATION 102 KERCHEVAL GROSSE POINTE FARMS, MI 48236	CA	93742 MINISTERS LIFE INSURANCE COMPANY, THE 400 ROBERT STREET NORTH ST. PAUL, MN 55101	MN
25321 METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY P.O. BOX 350 700 QUAKER LANE WARWICK, RI 02887-0350	RI	85561 MIC LIFE INSURANCE CORPORATION 300 GALLERIA OFFICENTRE SOUTHFIELD, MI 48034	DE	66087 MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE 4001 MCEWEN DRIVE SUITE 200 DALLAS, TX 75244	MI	42234 MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY 90 S. 7TH STREET SUITE 3850 MINNEAPOLIS, MN 55402	MN
39950 METROPOLITAN GENERAL INSURANCE COMPANY 700 QUAKER LANE P.O. BOX 350 WARWICK, RI 02887-0350	RI	38601 MIC PROPERTY AND CASUALTY INSURANCE CORPORATION 300 GALLERIA OFFICENTER SOUTHFIELD, MI 48034	MI	MIDDLE CITIES RISK MANAGEMENT TRUST 2160 COMMONS PARKWAY OKEMOS, MI 48864	TN	66168 MINNESOTA LIFE INSURANCE COMPANY 400 ROBERT STREET NORTH ST. PAUL, MN 55101	MN
34339 METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY 700 QUAKER LANE P.O. BOX 350 WARWICK, RI 02887-0350	RI	MICH COMMUNITY COLLEGE RISK MGMT 14001 MERRIMAN ROAD LIVONIA, MI 48154-4262	MI	23434 MIDDLESEX INSURANCE COMPANY 1800 NORTH POINT DRIVE STEVENS POINT, WI 54481-8020	MI	22551 MITSUI MARINE AND FIRE INSURANCE COMPANY OF AMERICA 33 WHITEHALL STREET 26TH FLOOR NEW YORK, NY 10004-2112	NY
86428 METROPOLITAN INSURANCE AND ANNUITY COMPANY 4100 BOY SCOUT BOULEVARD TAMPA, FL 33607	DE	00028 MICHIGAN AUTOMOTIVE PARTS ASSOCIATION BENEFIT TRUST P.O. BOX 81010 LANSING, MI 48909-1010	MI	66036 MIDLAND LIFE INSURANCE COMPANY, THE 250 E. BROAD STREET COLUMBUS, OH 43215	WI	30139 MLBA MUTUAL INSURANCE COMPANY P.O. BOX 4067 EAST LANSING, MI 48826-4067	MI
65978 METROPOLITAN LIFE INSURANCE COMPANY FINANCIAL BUSINESS CENTER 4100 BOY SCOUT BOULEVARD TAMPA, FL 33607	NY	10998 MICHIGAN CONSTRUCTION INDUSTRY MUTUAL INSURANCE COMPANY P.O. BOX 80440 LANSING, MI 48908-0440	MI	66044 MIDLAND NATIONAL LIFE INSURANCE COMPANY ONE MIDLAND PLAZA SIOUX FALLS, SD 57193-0001	OH	74209 MMA INSURANCE COMPANY P.O. BOX 483 GOSHEN, IN 46527	IN
26298 METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY 700 QUAKER LANE P.O. BOX 350 WARWICK, RI 02887-0350	RI	47775 MICHIGAN DENTAL PLAN, INC. G-2503 S. LINDEN ROAD FLINT, MI 48532	MI	23612 MIDWEST EMPLOYERS CASUALTY COMPANY 13801 RIVERPORT DRIVE SUITE 200 MARYLAND HEIGHTS, MO 63043-4810	IA	70416 MML BAY STATE LIFE INSURANCE COMPANY 1295 STATE STREET SPRINGFIELD, MA 01111	CT
97136 METROPOLITAN TOWER LIFE INSURANCE COMPANY 4100 BOY SCOUT BOULEVARD TAMPA, FL 33607	DE	52006 MICHIGAN EYECARE ASSOCIATES, INC 23469 MICHIGAN AVENUE DEARBORN, MI 48124	MI	95814 MIDWEST HEALTH PLAN, INC. 5050 SCHAEFER ROAD DEARBORN, MI 48126	OH	23655 MODERN SERVICE INSURANCE COMPANY P.O. BOX 64035 ST. PAUL, MN 55164-0035	MN
		MICHIGAN HOUSING COMMISSION RISK RET C/O BIG RAPIDS HOUSING COMM 9 PARKVIEW VILLAGE BIG RAPIDS, MI 49307	MI	79480 MIDWEST SECURITY LIFE INSURANCE COMPANY 2700 MIDWEST DRIVE ONALASKA, Bermuda 546508764	WI	57541 MODERN WOODMEN OF AMERICA 1701 FIRST AVENUE ROCK ISLAND, IL 61201-8779	IL
						52630 MOLINA HEALTHCARE OF MICHIGAN, INC. 43097 WOODWARD AVENUE SUITE 200 BLOOMFIELD HILLS, MI 48302-8357	MI

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32506	IN	62669	MI	15679	MO	34835	DE
MONROE GUARANTY INSURANCE COMPANY 12800 NORTH MERIDIAN ST. SUITE 100 CARMEL, IN 46032		MUTUAL OF DETROIT INSURANCE COMPANY 333 PLYMOUTH ROAD PLYMOUTH, MI 48170-0500		NATIONAL FIRE AND INDEMNITY EXCHANGE P.O. BOX 39903 ST. LOUIS, MO 63139		NATIONAL REINSURANCE CORPORATION 695 E. MAIN STREET P.O. BOX 10350 STAMFORD, CT 06904-2350	
32077	IL	71412	NE	20079	NE	56782	PA
MONTGOMERY WARD INSURANCE COMPANY 200 N. MARTINGALE ROAD SCHAUMBURG, IL 60173-2096		MUTUAL OF OMAHA INSURANCE COMPANY MUTUAL OF OMAHA PLAZA OMAHA, NE 68175		NATIONAL FIRE AND MARINE INSURANCE COMPANY 3024 HARNEY STREET OMAHA, NE 68131-3580		NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA, THE 333 TECHNOLOGY DRIVE SUITE 112 CANONSBURG, PA 15317-9581	
33189	DE	31119	NE	20478	CT	60593	MO
MONTICELLO INSURANCE COMPANY NEWPORT TOWER - 27TH FLOOR 525 WASHINGTON BOULEVARD JERSEY CITY, NJ 07310-1693		MUTUAL PROTECTIVE INSURANCE COMPANY P.O. BOX 3477 OMAHA, NE 68103		NATIONAL FIRE INSURANCE COMPANY OF HARTFORD CNA PLAZA STATE SPECIFIC STAT. RPTG-9 SOUTH CHICAGO, IL 60685		NATIONAL STATES INSURANCE COMPANY 1830 CRAIG PARK COURT ST. LOUIS, MO 63146-6925	
66281	MD	23647	MN	11106	MI	21881	IL
MONUMENTAL LIFE INSURANCE COMPANY TWO EAST CHASE STREET BALTIMORE, MD 21202		MUTUAL SERVICE CASUALTY INSURANCE COMPANY P.O. BOX 64035 ST. PAUL, MN 55164-0035		NATIONAL FOOT CARE PROGRAM, INC. 17117 WEST NINE MILE ROAD SUITE 550 SOUTHFIELD, MI 48075		NATIONAL SURETY CORPORATION 233 S. WACKER DRIVE SUITE 2000 CHICAGO, IL 60606-6308	
66370	NY	66419	MN	57576	IL	66826	IA
MONY LIFE INSURANCE COMPANY 1740 BROADWAY NEW YORK, NY 10019-4386		MUTUAL SERVICE LIFE INSURANCE COMPANY P.O. BOX 64035 ST. PAUL, MN 55164		NATIONAL FRATERNAL SOCIETY OF THE DEAF 1118 S. SIXTH STREET SPRINGFIELD, IL 62703		NATIONAL TRAVELERS LIFE COMPANY 5700 WESTOWN PARKWAY W. DES MOINES, IA 50266-8221	
78077	AZ	11878	KS	42447	MO	19445	PA
MONY LIFE INSURANCE COMPANY OF AMERICA 1740 BROADWAY NEW YORK, NY 10019-4386		MUTUALAID EXCHANGE 8717 W. 110TH STREET SUITE 230 OVERLAND PARK, KS 66210		NATIONAL GENERAL ASSURANCE COMPANY P.O. BOX 66937 ST. LOUIS, MO 63166-6937		NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA. 70 PINE STREET NEW YORK, Bermuda 10270	
29858	WI	85456	TX	23728	MO	66850	CO
MORTGAGE GUARANTY INSURANCE CORPORATION P.O. BOX 756 MILWAUKEE, WI 53201		NACOLAH LIFE INSURANCE COMPANY ONE MIDLAND PLAZA SIOUX FALLS, SD 57193-0001		NATIONAL GENERAL INSURANCE COMPANY P.O. BOX 66937 ST. LOUIS, MO 63166-6937		NATIONAL WESTERN LIFE INSURANCE COMPANY 850 E. ANDERSON LANE AUSTIN, TX 78752	
66311	OH	23663	OK	14788	NH	28223	IA
MOTORISTS LIFE INSURANCE COMPANY 471 E. BROAD STREET COLUMBUS, OH 43215		NATIONAL AMERICAN INSURANCE COMPANY 1010 MANVEL AVENUE DRAWER 9 CHANDLER, OK 74834		NATIONAL GRANGE MUTUAL INSURANCE COMPANY 55 WEST STREET KEENE, NH 03431		NATIONWIDE AGRIBUSINESS INSURANCE COMPANY 1963 BELL AVENUE DES MOINES, IA 50315-1030	
14621	OH	20893	IL	66583	WI	23760	OH
MOTORISTS MUTUAL INSURANCE COMPANY 471 E. BROAD STREET COLUMBUS, OH 43215		NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS CNA PLAZA STATE SPECIFIC STAT. RPTG-9 SOUTH CHICAGO, IL 60685		NATIONAL GUARDIAN LIFE INSURANCE COMPANY P. O. BOX 1191 MADISON, WI 53701-1191		NATIONWIDE GENERAL INSURANCE COMPANY ONE NATIONWIDE PLAZA COLUMBUS, OH 43216	
22012	MI	61409	NY	82538	TX	25453	WI
MOTORS INSURANCE CORPORATION 300 GALLERIA OFFICENTER SOUTHFIELD, MI 48034		NATIONAL BENEFIT LIFE INSURANCE COMPANY 333 W. 34TH STREET NEW YORK, NY 10001-2402		NATIONAL HEALTH INSURANCE COMPANY P.O. BOX 619999 DALLAS, TX 75261-9999		NATIONWIDE INSURANCE COMPANY OF AMERICA 701 5TH AVENUE DES MOINES, IA 50391-2000	
26522	PA	11991	WI	20087	NE	92657	OH
MOUNT VERNON FIRE INSURANCE COMPANY 190 SOUTH WARNER ROAD P.O. BOX 6700 WAYNE, PA 19087-2191		NATIONAL CASUALTY COMPANY P.O. BOX 4110 SCOTTSDALE, AZ 85261-4110		NATIONAL INDEMNITY COMPANY 3024 HARNEY STREET OMAHA, NE 68131		NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY ONE NATIONWIDE PLAZA 31T COLUMBUS, OH 43215-2220	
34312	MN	57568	IL	30155	WI	66869	OH
MOUNTAIN STATES INSURANCE COMPANY 6701 HIGHWAY 10 NW RAMSEY, MN 55303		NATIONAL CATHOLIC SOCIETY OF FORESTERS 320 S. SCHOOL STREET MOUNT PROSPECT, IL 60056-3334		NATIONAL INSURANCE COMPANY OF WISCONSIN, INC. 250 S. EXECUTIVE DRIVE BROOKFIELD, WI 53005		NATIONWIDE LIFE INSURANCE COMPANY ONE NATIONWIDE PLAZA 31T COLUMBUS, OH 43215-2220	
28519	PA	10243	NY	32620	OH	23779	OH
MOUNTBATTEN SURETY COMPANY, INC. 33 ROCK HILL ROAD BALA CYNWYD, PA 19004		NATIONAL CONTINENTAL INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33 MAYFIELD VILLAGE, OH 44413-2182		NATIONAL INTERSTATE INSURANCE COMPANY 3250 INTERSTATE DRIVE RICHFIELD, OH 44286		NATIONWIDE MUTUAL FIRE INSURANCE COMPANY ONE NATIONWIDE PLAZA COLUMBUS, OH 43216	
37974	KS	66540	TX	20052	CT	23787	OH
MT. HAWLEY INSURANCE COMPANY 9025 N. LINDBERGH DRIVE PEORIA, IL 61615		NATIONAL FARMERS UNION LIFE INSURANCE COMPANY P.O. BOX 13487 KANSAS CITY, MO 64199-3487		NATIONAL LIABILITY & FIRE INSURANCE COMPANY 3024 HARNEY STREET OMAHA, NE 68131-3580		NATIONWIDE MUTUAL INSURANCE COMPANY ONE NATIONWIDE PLAZA COLUMBUS, OH 43216	
66427	IL	16217	CO	66680	VT	37877	OH
MTL INSURANCE COMPANY 1200 JORIE BOULEVARD OAK BROOK, IL 60523-2218		NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY 11900 E. CORNELL AVENUE AURORA, CO 80014-3194		NATIONAL LIFE INSURANCE COMPANY 1 NATIONAL LIFE DRIVE MONTPELIER, VT 05604		NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY ONE NATIONWIDE PLAZA COLUMBUS, OH 43216	
66346	GA	23752	CO	66702	OH	17370	AZ
MUNICH AMERICAN REASSURANCE COMPANY P.O. BOX 3210 ATLANTA, GA 30302-3210		NATIONAL FARMERS UNION STANDARD INSURANCE COMPANY 11900 E. CORNELL AVENUE AURORA, CO 80014-3194		NATIONAL MASONIC PROVIDENT ASSOCIATION, THE 632 N. PARK STREET COLUMBUS, OH 43215		NAUTILUS INSURANCE COMPANY 7273 E. BUTHERUS DRIVE SCOTTSDALE, AZ 85260	
88668	NY			56073	WI		
MUTUAL OF AMERICA LIFE INSURANCE COMPANY 320 PARK AVENUE NEW YORK, NY 10022				NATIONAL MUTUAL BENEFIT 6522 GRAND TETON PLAZA P.O. BOX 1527 MADISON, WI 53719-			

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42307 NAVIGATORS INSURANCE COMPANY ONE PENN PLAZA 55TH FLOOR NEW YORK, NY 10119-0002	NY	36056 NIC INSURANCE COMPANY ONE PENN PLAZA 55TH FLOOR NEW YORK, NY 10119	NY	67032 NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY 411 W. CHAPEL HILL STREET DURHAM, NC 27701-3616	NC	23906 NORTHWESTERN NATIONAL CASUALTY COMPANY 10370 RICHMOND AVENUE HOUSTON, TX 77042-4123	WI
25422 NCM AMERICAS, INC. 5026 CAMPBELL BOULEVARD SUITE C BALTIMORE, MD 21236	MD	32301 NICHIDO FIRE & MARINE COMPANY, LTD. 70 PINE STREET NEW YORK, NY 10270	NY	67040 NORTH CENTRAL LIFE INSURANCE COMPANY 3600 ROUTE 66 NEPTUNE, NJ 07754	MN	39608 NUTMEG INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115	CT
15865 NCMIC INSURANCE COMPANY P.O. BOX 9118 DES MOINES, IA 50306-9118	IA	81264 NIPPON LIFE INSURANCE COMPANY OF AMERICA 450 LEXINGTON AVENUE SUITE 3200 NEW YORK, NY 10017	IA	27740 NORTH POINTE INSURANCE COMPANY P.O. BOX 2223 SOUTHFIELD, MI 48037-2223	MI	81353 NYLIFE INSURANCE COMPANY OF ARIZONA 51 MADISON AVENUE NEW YORK, NY 10010	AZ
10317 NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY P. O. BOX 2478 TERMINAL ANNEX LOS ANGELES, CA 90051-2478	CA	12190 NIPPONKOA INSURANCE COMPANY OF AMERICA 830 THIRD AVENUE, SUITE 810 NEW YORK, NY 10022	NY	21105 NORTH RIVER INSURANCE COMPANY 305 MADISON AVENUE MORRISTOWN, NJ 07960	NJ	23248 OCCIDENTAL FIRE AND CASUALTY COMPANY OF NORTH CAROLINA 702 OBERLIN ROAD P.O. BOX 10800 RALEIGH, NC 27605-0800	NC
24171 NETHERLANDS INSURANCE COMPANY, THE 62 MAPLE AVENUE KEENE, NH 03431-0000	NH	27073 NIPPONKOA INSURANCE COMPANY, LIMITED (U.S. BRANCH) U.S. BRANCH 14 WALL STREET 8TH FLOOR NEW YORK, NY 10005	NY	22047 NORTH STAR REINSURANCE CORPORATION 695 E. MAIN STREET STAMFORD, CT 06901	DE	67148 OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA P.O. BOX 2595 WACO, TX 76702-2595	TX
21830 NEW ENGLAND INSURANCE COMPANY 150 FEDERAL STREET BOSTON, MA 02110	CT	38997 NISSAN FIRE & MARINE INSURANCE COMPANY, LIMITED (THE) 565 FIFTH AVENUE 21ST FLOOR NEW YORK, NY 10017	NY	36455 NORTHBROOK INDEMNITY COMPANY 3075 SANDERS ROAD, SUITE H1A NORTHBROOK, IL 60062-7127	IL	23680 ODYSSEY AMERICA REINSURANCE CORPORATION 300 FIRST STAMFORD PLACE STAMFORD, CT 06902	CT
91626 NEW ENGLAND LIFE INSURANCE COMPANY 4100 BOY SCOUT BLVD TAMPA, FL 33607	MA	27905 NLC MUTUAL INSURANCE COMPANY 1301 PENNSYLVANIA AVENUE, NW SUITE 701 WASHINGTON, DC 20004	VT	88528 NORTHBROOK LIFE INSURANCE COMPANY 3075 SANDERS ROAD STE. H1A NORTHBROOK, IL 60062-7127	AZ	25070 ODYSSEY REINSURANCE CORPORATION 300 FIRST STAMFORD PLACE STAMFORD, CT 06902	DE
41629 NEW ENGLAND REINSURANCE CORPORATION 150 FEDERAL STREET BOSTON, Bermuda 02110	CT	29785 NN INSURANCE COMPANY 10370 RICHMOND AVENUE HOUSTON, TX 77042-4123	WI	19224 NORTHBROOK PROPERTY AND CASUALTY INSURANCE COMPANY 385 WASHINGTON STREET ST. PAUL, MN 55102	IL	35602 OHIC INSURANCE COMPANY 155 E. BROAD STREET 13TH FLOOR COLUMBUS, OH 43215	OH
23833 NEW HAMPSHIRE INDEMNITY COMPANY, INC. 4501 NORTH POINT PARKWAY SUITE 500 ALPHARETTA, GA 30022	PA	10340 NOBEL INSURANCE COMPANY 8001 LBJ FREEWAY SUITE 200 DALLAS, TX 75251-1301	TX	38369 NORTHERN ASSURANCE COMPANY OF AMERICA, THE ONE BEACON STREET BOSTON, MA 02108-3100	MA	24074 OHIO CASUALTY INSURANCE COMPANY, THE 9450 SEWARD ROAD FAIRFIELD, OH 45014	OH
23841 NEW HAMPSHIRE INSURANCE COMPANY 70 PINE STREET NEW YORK, NY 10270	PA	33200 NORCAL MUTUAL INSURANCE COMPANY 560 DAVIS STREET 2ND FLOOR SAN FRANCISCO, CA 94111-1902	CA	19372 NORTHERN INSURANCE COMPANY OF NEW YORK 1400 AMERICAN LANE SCHAUMBURG, IL 60196-1056	NY	24104 OHIO FARMERS' INSURANCE COMPANY P.O. BOX 5001 WESTFIELD CENTER, OH 44251-5001	OH
35432 NEW JERSEY RE-INSURANCE COMPANY 301 SULLIVAN WAY WEST TRENTON, NJ 08628-3496	NJ	31470 NORGUARD INSURANCE COMPANY P.O. BOX A-H WILKES-BARRE, PA 18703	PA	87734 NORTHERN LIFE INSURANCE COMPANY P.O. BOX 12530 SEATTLE, WA 98101	WA	26565 OHIO INDEMNITY COMPANY 250 EAST BROAD STREET 10TH FLOOR COLUMBUS, OH 43215	OH
97705 NEW YORK LIFE AND HEALTH INSURANCE COMPANY 151 FARMINGTON AVENUE MC64 HARTFORD, CT 06156-0417	DE	25038 NORTH AMERICAN CAPACITY INSURANCE COMPANY 650 ELM STREET MANCHESTER, NH 03101	NH	30376 NORTHERN MUTUAL INSURANCE COMPANY 201 QUINCY STREET HANCOCK, MI 49930	MI	89206 OHIO NATIONAL LIFE ASSURANCE CORPORATION P.O. BOX 237 CINCINNATI, OH 45201	OH
91596 NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION 51 MADISON AVENUE NEW YORK, NY 10010	DE	66974 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE ONE MIDLAND PLAZA SIOUX FALLS, SD 57193-0001	IL	27987 NORTHFIELD INSURANCE COMPANY P.O. BOX 64816 ST. PAUL, MN 55164-0816	MO	67172 OHIO NATIONAL LIFE INSURANCE COMPANY, THE P.O. BOX 237 CINCINNATI, OH 45201	OH
66915 NEW YORK LIFE INSURANCE COMPANY 51 MADISON AVENUE NEW YORK, NY 10010	NY	29700 NORTH AMERICAN ELITE INSURANCE COMPANY 650 ELM STREET 6TH FLOOR MANCHESTER, NH 03101	NH	24031 NORTHLAND CASUALTY COMPANY P.O. BOX 64816 ST. PAUL, MN 55164-0816	MN	24082 OHIO SECURITY INSURANCE COMPANY 9450 SEWARD ROAD FAIRFIELD, OH 45014	OH
16608 NEW YORK MARINE AND GENERAL INSURANCE COMPANY 330 MADISON AVENUE 7TH FLOOR NEW YORK, NY 10017	NY	68349 NORTH AMERICAN INSURANCE COMPANY P.O. BOX 44160 MADISON, WI 53744-4160	WI	24015 NORTHLAND INSURANCE COMPANY P.O. BOX 64816 ST. PAUL, MN 55164-0816	MN	67180 OHIO STATE LIFE INSURANCE COMPANY, THE P.O. BOX 13487 KANSAS CITY, MO 64199-3487	TX
97241 NGL AMERICAN LIFE INSURANCE COMPANY P.O. BOX 1031 MADISON, WI 53701-1031	WI	29874 NORTH AMERICAN SPECIALTY INSURANCE COMPANY 650 ELM STREET MANCHESTER, NH 03101	NH	69000 NORTHWESTERN LONG TERM CARE INSURANCE COMPANY 720 E. WISCONSIN AVENUE ROOM E16L MILWAUKEE, WI 53202	WI	67199 OLD AMERICAN INSURANCE COMPANY P.O. BOX 218573 KANSAS CITY, MO 64121-8573	MO
35106 NIAGARA FIRE INSURANCE COMPANY CNA PLAZA STATE SPECIFIC STAT. RPTG-9 SOUTH CHICAGO, IL 60685	DE			67091 NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE 720 E. WISCONSIN AVENUE ROOM N10WC MILWAUKEE, WI 53202	WI	67245 OLD LINE LIFE INSURANCE COMPANY OF AMERICA, THE 750 W. VIRGINIA STREET P.O. BOX 401 MILWAUKEE, WI 53201-0401	WI

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67253	AZ	22748	PA	81051	DE	12297	TX
OLD RELIANCE INSURANCE COMPANY		PACIFIC EMPLOYERS INSURANCE COMPANY		PAUL REVERE PROTECTIVE LIFE INSURANCE		PETROLEUM CASUALTY COMPANY	
P.O. BOX 13150		1601 CHESTNUT STREET		COMPANY, THE		P.O. BOX 3342	
PHOENIX, AZ 85002-3150		P.O. BOX 41484		1 FOUNTAIN SQUARE		HOUSTON, TX 77253	
24147	PA	20346	WI	67601	MA	90247	IA
OLD REPUBLIC INSURANCE COMPANY		PACIFIC INDEMNITY COMPANY		PAUL REVERE VARIABLE ANNUITY		PHARMACISTS LIFE INSURANCE COMPANY,	
P.O. BOX 789		15 MOUNTAIN VIEW ROAD		INSURANCE COMPANY, THE		THE	
GREENSBURG, PA 15601-0789		P.O. BOX 1615		1 FOUNTAIN SQUARE		P.O. BOX 370	
67261	IL	WARREN, NJ 07061-1615		CHATTANOOGA, TN 37402-1330		ALGONA, IA 50511	
OLD REPUBLIC LIFE INSURANCE COMPANY		37338	CA	24198	NH	13714	IA
307 N. MICHIGAN AVENUE		PACIFIC INSURANCE COMPANY		PEERLESS INSURANCE COMPANY		PHARMACISTS MUTUAL INSURANCE	
CHICAGO, IL 60601		200 S. WACKER, 23RD FLOOR		62 MAPLE AVENUE		COMPANY	
50520	MN	STATUTORY REPORTING-21S		KEENE, NH 03431-0000		P.O. BOX 370	
OLD REPUBLIC NATIONAL TITLE INSURANCE		CHICAGO, IL 60606		67628	IL	ALGONA, IA 50511	
COMPANY		10046	CT	PEKIN LIFE INSURANCE COMPANY		35718	PA
400 SECOND AVENUE SOUTH		PACIFIC INSURANCE COMPANY, LTD.		2505 COURT STREET		PHICO INSURANCE COMPANY	
3RD FLOOR		150 FEDERAL STREET		PEKIN, IL 61558-0001		P.O. BOX 85	
MINNEAPOLIS, MN 55401		BOSTON, MA 02110		93262	DE	MECHANICSBURG, PA 17055-0085	
37060	KS	97268	AZ	PENN INSURANCE AND ANNUITY COMPANY,		18058	PA
OLD UNITED CASUALTY COMPANY		PACIFIC LIFE & ANNUITY COMPANY		THE		PHILADELPHIA INDEMNITY INSURANCE	
P. O. BOX 795		700 NEWPORT CENTER DRIVE		600 DRESHER ROAD		COMPANY	
SHAWNEE MISSION, KS 66201		NEWPORT BEACH, CA 92660		PHILADELPHIA, PA 19172		ONE BALA PLAZA	
76007	AZ	67466	CA	14982	PA	SUITE 100	
OLD UNITED LIFE INSURANCE COMPANY		PACIFIC LIFE INSURANCE COMPANY		PENN MILLERS INSURANCE COMPANY		BALA CYNWYD, PA 19004	
P. O. BOX 795		700 NEWPORT CENTER DRIVE		P.O. BOX P		23850	PA
SHAWNEE MISSION, KS 66201		NEWPORT BEACH, CA 92660		WILKES-BARRE, PA 18773-0016		PHILADELPHIA INSURANCE COMPANY	
12254	WI	37850	CA	67644	PA	ONE BALA PLAZA	
OMAHA INDEMNITY COMPANY, THE		PACIFIC SPECIALTY INSURANCE COMPANY		PENN MUTUAL LIFE INSURANCE COMPANY,		SUITE 100	
3102 FARNAM STREET		3601 HAVEN AVENUE		THE		BALA CYNWYD, PA 19004	
OMAHA, NE 68131		MENLO PARK, CA 94025		600 DRESHER ROAD		67792	PA
37540	NE	70785	IN	PHILADELPHIA, PA 19172		PHILADELPHIA-UNITED LIFE INSURANCE	
OMAHA PROPERTY AND CASUALTY		PACIFICARE LIFE AND HEALTH INSURANCE		63282	PA	COMPANY	
INSURANCE COMPANY		COMPANY		PENN TREATY NETWORK AMERICA		150 MONUMENT ROAD	
3102 FARNAM STREET		P.O. BOX 25032		INSURANCE COMPANY		SUITE 600	
OMAHA, NE 68131-3504		SUITE 300		3440 LEHIGH STREET		BALA CYNWYD, PA 19004	
95582	MI	SANTA ANA, CA 92799-5032		ALLENTOWN, PA 18103-7001		93548	CT
OMNICARE HEALTH PLAN		67423	CA	32859	PA	PHL VARIABLE INSURANCE COMPANY	
1155 BREWERY PARK BOULEVARD		PAINWEBBER LIFE INSURANCE COMPANY		PENN-AMERICA INSURANCE COMPANY		100 BRIGHT MEADOW BOULEVARD	
SUITE 200		P.O. BOX 10		420 S. YORK ROAD		ENFIELD, CT 06083-1900	
DETROIT, MI 48207-7944		DES MOINES, IA 50301		HATBORO, PA 19040		35262	NH
88099	TX	93459	LA	10673	PA	PHOENIX ASSURANCE COMPANY OF NEW	
OPTIMUM RE INSURANCE COMPANY		PAN-AMERICAN ASSURANCE COMPANY		PENN-STAR INSURANCE COMPANY		YORK	
P.O. BOX 660010		P.O. BOX 53372		420 S. YORK ROAD		9300 ARROWPOINT BOULEVARD	
DALLAS, TX 75266-0010		NEW ORLEANS, LA 70153-3372		HATBORO, PA 19040		P.O. BOX 1000	
56383	OH	67539	LA	26107	PA	CHARLOTTE, NC 28201-1000	
ORDER OF UNITED COMMERCIAL		PAN-AMERICAN LIFE INSURANCE COMPANY		PENNSYLVANIA CASUALTY COMPANY		25623	CT
TRAVELERS OF AMERICA, THE		P.O. BOX 60219		P.O. BOX 2021		PHOENIX INSURANCE COMPANY, THE	
632 N. PARK STREET		NEW ORLEANS, LA 70160-0219		MECHANICSBURG, PA 17055-0783		ONE TOWER SQUARE	
COLUMBUS, OH 43215		93564	MO	67660	PA	FINANCIAL REPORTING, 4PB	
56987	PA	PARAGON LIFE INSURANCE COMPANY		PENNSYLVANIA LIFE INSURANCE COMPANY		HARTFORD, CT 06183-6014	
ORTHODOX SOCIETY OF AMERICA		100 S. BRENTWOOD BOULEVARD		P.O. BOX 3509		93734	CT
29510 LORAIN ROAD		ST. LOUIS, MO 63105		ORLANDO, FL 32804		PHOENIX LIFE AND ANNUITY COMPANY	
NORTH OLMSED, OH 44070		95566	MI	14974	PA	100 BRIGHT MEADOW BOULEVARD	
OTTAWA COUNTY, MICHIGAN INS		PARAMOUNT CARE OF MICHIGAN, INC.		PENNSYLVANIA LUMBERMENS MUTUAL		P.O. BOX 1900	
AUTHORITY		P.O. BOX 928		INSURANCE COMPANY		ENFIELD, CT 06083-1900	
414 WASHINGTON		TOLEDO, OH 43697-0928		170 S. INDEPENDENCE SQUARE WEST		67814	NY
ROOM 307		60003	DE	SUITE 200E		PHOENIX LIFE INSURANCE COMPANY	
GRAND HAVEN, MI 49417		PARK AVENUE LIFE INSURANCE COMPANY		PHILADELPHIA, PA 19106		100 BRIGHT MEADOW BOULEVARD	
10019	DE	7 HANOVER SQUARE		41424	PA	ENFIELD, CT 06083-1900	
OVERSEAS PARTNERS US REINSURANCE		NEW YORK, NY 10004-2616		PENNSYLVANIA MANUFACTURERS		69647	OH
COMPANY		10006	NY	INDEMNITY COMPANY		PHOENIX NATIONAL INSURANCE COMPANY	
1700 MARKET STREET		PARTNERRE INSURANCE COMPANY OF NEW		P.O. BOX 3031		100 BRIGHT MEADOW BOULEVARD	
SUITE 2720		YORK		BLUE BELL, PA 19422-0754		ENFIELD, CT 06083-1900	
PHILADELPHIA, PA 19103		ONE GREENWICH PLAZA		12262	PA	95849	MI
32700	OH	GREENWICH, TN 06830-6352		PENNSYLVANIA MANUFACTURERS'		PHYSICIANS HEALTH PLAN OF MID-MICHIGAN	
OWNERS INSURANCE COMPANY		13439	WI	ASSOCIATION INSURANCE COMPANY		2405 WOODLAKE DRIVE	
P.O. BOX 30660		PARTNERS MUTUAL INSURANCE COMPANY		P.O. BOX 3031		OKEMOS, MI 48864	
LANSING, MI 48909-8160		P.O. BOX 2003		BLUE BELL, PA 19422-0754		52564	MI
76112	AZ	MILWAUKEE, WI 53201-2003		14990	PA	PHYSICIANS HEALTH PLAN OF SOUTH	
OXFORD LIFE INSURANCE COMPANY		23442	WI	PENNSYLVANIA NATIONAL MUTUAL		MICHIGAN	
2721 N. CENTRAL AVENUE		PATRIOT GENERAL INSURANCE COMPANY		CASUALTY INSURANCE COMPANY		ONE JACKSON SQUARE	
PHOENIX, AZ 85004-1172		1800 NORTH POINT DRIVE		P.O. BOX 2361		8TH FLOOR	
67393	MO	STEVENS POINT, WI 54481		HARRISBURG, PA 17105-2361		JACKSON, MI 49201	
OZARK NATIONAL LIFE INSURANCE CO		67598	MA	66605	IA	52569	MI
P.O. BOX 15688		PAUL REVERE LIFE INSURANCE COMPANY,		PEOPLES BENEFIT LIFE INSURANCE		PHYSICIANS HEALTH PLAN OF SOUTHWEST	
KANSAS CITY, MO 64106-0688		THE		COMPANY		MICHIGAN, INC.	
		1 FOUNTAIN SQUARE, 6S		4333 EDGEWOOD RD., NE		106 FARMERS ALLEY	
		CHATTANOOGA, TN 37402		CEDAR RAPIDS, IA 52499		SUITE 300	
						KALAMAZOO, MI 49005-1100	

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72125	NE	37869	OK	42994	WI	24295	RI
PHYSICIANS LIFE INSURANCE COMPANY		PRE-PAID LEGAL CASUALTY, INC.		PROGRESSIVE CLASSIC INSURANCE COMPANY		PROVIDENCE WASHINGTON INSURANCE COMPANY	
2600 DODGE STREET		P.O. BOX 145		6300 WILSON MILLS ROAD		P.O. BOX 518	
OMAHA, NE 68131		ADA, OK 74820		FINANCIAL REPORTING, W33		PROVIDENCE, RI 02901-0518	
80578	NE	36234	NE	MAYFIELD VILLAGE, OH 44143-2182		35726	NY
PHYSICIANS MUTUAL INSURANCE COMPANY		PREFERRED PROFESSIONAL INSURANCE COMPANY		42412	MS	PROVIDENCE WASHINGTON INSURANCE COMPANY OF NEW YORK	
2600 DODGE STREET		P.O. BOX 540658		PROGRESSIVE GULF INSURANCE COMPANY		P.O. BOX 7221	
OMAHA, NE 68131		OMAHA, NE 68154-0658		6300 WILSON MILLS ROAD		GARDEN CITY, NY 11530-7221	
68330	IL	68039	NY	W33		68195	TN
PIONEER LIFE INSURANCE COMPANY		PRESIDENTIAL LIFE INSURANCE COMPANY		MAYFIELD VILLAGE, OH 44143-2182		PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	
11815 N. PENNSYLVANIA STREET		69 LYDECKER STREET		10187	MI	1 FOUNTAIN SQUARE	
CARMEL, IN 46032		NYACK, NY 10960-2103		PROGRESSIVE MICHIGAN INSURANCE COMPANY		FINANCIAL CONTROL DEPT. 6-S	
67911	ND	65919	MA	6300 WILSON MILLS ROAD		CHATTANOOGA, TN 37402	
PIONEER MUTUAL LIFE INSURANCE COMPANY		PRIMERICA LIFE INSURANCE COMPANY		FINANCIAL REPORTING, W33		68225	PA
P.O. BOX 2546		3120 BRECKINRIDGE BOULEVARD		MAYFIELD VILLAGE, OH 44143-2182		PROVIDENT MUTUAL LIFE INSURANCE COMPANY	
FARGO, ND 58108-2546		DULUTH, GA 30099-0001		35190	CO	P.O. BOX 1717	
18309	MI	42226	NJ	PROGRESSIVE MOUNTAIN INSURANCE COMPANY		VALLEY FORGE, PA 19482-1717	
PIONEER STATE MUTUAL INSURANCE COMPANY		PRINCETON INSURANCE COMPANY		6300 WILSON MILLS ROAD		70866	TN
1510 N. ELMS ROAD		P.O. BOX 5322		W33		PROVIDENT NATIONAL ASSURANCE COMPANY	
FLINT, MI 48532-2000		PRINCETON, NJ 08543-5322		MAYFIELD VILLAGE, OH 44143-2182		3015 SANDERS ROAD	
28860	IL	61271	IA	38628	WI	SUITE H1A	
PLANET INDEMNITY COMPANY		PRINCIPAL LIFE INSURANCE COMPANY		PROGRESSIVE NORTHERN INSURANCE COMPANY		NORTHBROOK, IL 60062	
9025 N. LINDBERGH DRIVE		711 HIGH STREET		6300 WILSON MILLS ROAD		70750	DE
PEORIA, IL 61615		DES MOINES, IA 50392-2300		W33		PROVIDENTMUTUAL LIFE AND ANNUITY COMPANY OF AMERICA	
39675	PA	95561	MI	MAYFIELD VILLAGE, OH 44143-2182		P.O. BOX 15750	
PMA CAPITAL INSURANCE COMPANY		PRIORITY HEALTH		42919	WA	WILMINGTON, DE 19850-5750	
MELLON BANK CENTER		1231 E. BELTLINE N.E.		PROGRESSIVE NORTHWESTERN INSURANCE COMPANY		79227	AZ
1735 MARKET STREET		GRAND RAPIDS, MI 49525-4501		6300 WILSON MILLS ROAD		PRUCO LIFE INSURANCE COMPANY	
PHILADELPHIA, PA 19103		37095	NC	W33		213 WASHINGTON STREET	
27251	AZ	PRIVATE RESIDENTIAL MORTGAGE INSURANCE CORPORATION		MAYFIELD VILLAGE, OH 44143-2182		9TH FLOOR	
PMI MORTGAGE INSURANCE COMPANY		P. O. BOX 177800		37834	OH	NEWARK, NJ 07102	
601 MONTGOMERY STREET		RALEIGH, NC 27619		PROGRESSIVE PREFERRED INSURANCE COMPANY		36439	DE
SAN FRANCISCO, CA 94111		11081	MI	6300 WILSON MILLS ROAD		PRUDENTIAL COMMERCIAL INSURANCE COMPANY	
56820	PA	PRO CARE HEALTH PLAN, INC.		FINANCIAL REPORTING, W33		23 MAIN STREET	
POLISH FALCONS OF AMERICA		3956 MOUNT ELLIOT STREET		MAYFIELD VILLAGE, OH 44143-2182		HOLMDEL, NJ 07733	
615 IRON CITY DRIVE		DETROIT, MI 48207		32786	OH	36447	DE
PITTSBURGH, PA 15205-4397		68047	TX	PROGRESSIVE SPECIALTY INSURANCE COMPANY		PRUDENTIAL GENERAL INSURANCE COMPANY	
57274	NY	PROFESSIONAL INSURANCE COMPANY		6300 WILSON MILLS ROAD		23 MAIN STREET	
POLISH NATIONAL ALLIANCE OF BROOKLYN, U.S.A., THE		6604 W. BROAD STREET		FINANCIAL REPORTING, W33		HOLMDEL, NJ 07733	
P. O. BOX 22-9006		RICHMOND, VA 23230		MAYFIELD VILLAGE, OH 44143-2182		68241	NJ
BROOKLYN, NY 11222		34487	UT	38954	MI	PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE	
57622	IL	PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY		PRONATIONAL INSURANCE COMPANY		213 WASHINGTON STREET	
POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA		185 GREENWOOD ROAD		2600 PROFESSIONALS DRIVE		9TH FLOOR	
6100 N. CICERO AVENUE		NAPA, CA 94558		BOX 150		NEWARK, NJ 07102-2992	
CHICAGO, IL 60646-4385		29017	MD	OKEMOS, MI 48805-0150		32352	IN
56839	PA	PROFESSIONALS ADVOCATE INSURANCE COMPANY		34690	IN	PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY	
POLISH NATIONAL UNION OF AMERICA		225 INTERNATIONAL CIRCLE		PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD		23 MAIN STREET	
1002 PITTSSTON AVENUE		HUNT VALLEY, MD 21030		HARTFORD PLAZA		HOLMDEL, NJ 07733	
SCRANTON, PA 18505-4191		25585	MI	HARTFORD, CT 06115		66133	MN
57630	IL	PROFESSIONALS DIRECT INSURANCE COMPANY		32905	IN	PRUDENTIAL SELECT LIFE INSURANCE COMPANY OF AMERICA	
POLISH ROMAN CATHOLIC UNION OF AMERICA		161 OTTAWA AVENUE, N.W.		PROPERTY-OWNERS INSURANCE COMPANY		213 WASHINGTON STREET	
984 MILWAUKEE AVENUE		SUITE 607		P.O. BOX 30660		9TH FLOOR	
CHICAGO, IL 60622-4101		GRAND RAPIDS, MI 49503-2720		LANSING, MI 48909-8160		NEWARK, NJ 07102	
57282	NY	24252	FL	68128	PA	15059	NY
POLISH UNION OF AMERICA		PROGRESSIVE AMERICAN INSURANCE COMPANY		PROTECTED HOME MUTUAL LIFE INSURANCE COMPANY		PUBLIC SERVICE MUTUAL INSURANCE COMPANY	
745 CENTER ROAD		6300 WILSON MILLS ROAD		30 E. STATE STREET		ONE PARK AVENUE	
WEST SENECA, NY 14224		W33		SHARON, PA 16146-1767		NEW YORK, NY 10016-5802	
56847	PA	MAYFIELD VILLAGE, OH 44143-2182		12416	IN	35157	NY
POLISH UNION OF THE UNITED STATES OF NORTH AMERICA		71161	OH	PROTECTIVE INSURANCE COMPANY		PUTNAM REINSURANCE COMPANY	
P.O. BOX 660		PROGRESSIVE AMERICAN LIFE INSURANCE COMPANY		1099 N. MERIDIAN STREET		80 PINE STREET	
WILKES-BARRE, PA 18703		6300 WILSON MILLS ROAD		INDIANAPOLIS, IN 46204		NEW YORK, NY 10005	
57649	IL	FINANCIAL REPORTING, W33		88536	AL	29807	CT
POLISH WOMEN'S ALLIANCE OF AMERICA		MAYFIELD VILLAGE, OH 44143-2182		PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY		PXRE REINSURANCE COMPANY	
205 S. NORTHWEST HIGHWAY		24260	OH	P.O. BOX 2606		399 THORNALL STREET	
PARK RIDGE, IL 60068-5876		PROGRESSIVE CASUALTY INSURANCE COMPANY		BIRMINGHAM, AL 35202		14TH FLOOR	
40134	IL	6300 WILSON MILLS ROAD		68136	TN	EDISON, NJ 08837	
POTOMAC INSURANCE COMPANY OF ILLINOIS		FINANCIAL REPORTING, W33		PROTECTIVE LIFE INSURANCE COMPANY		68284	KS
ONE BEACON STREET		MAYFIELD VILLAGE, OH 44143-2182		P.O. BOX 2606		PYRAMID LIFE INSURANCE COMPANY, THE	
BOSTON, MA 02108-3100				BIRMINGHAM, AL 35202		P.O. BOX 772	
						SHAWNEE MISSION, KS 66201	

APPENDIX COMPANY LIST

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39217 QBE INSURANCE CORPORATION WALL STREET PLAZA 88 PINE STREET - 16TH FLOOR NEW YORK, NY 10005	DE	22179 REPUBLIC INDEMNITY COMPANY OF AMERICA 15821 VENTURA BOULEVARD SUITE 370 ENCINO, CA 91436	CA	10823 SABLE INSURANCE COMPANY 433 CALIFORNIA STREET 11TH FLOOR SAN FRANCISCO, CA 94104-2015	CA	87572 SCOTTISH RE (U.S.), INC. 15800 JOHN J. DELANEY DRIVE SUITE 200 CHARLOTTE, NC 28277	DE
10219 QBE REINSURANCE CORPORATION WALL STREET PLAZA-16TH FLOOR 88 PINE STREET- 16TH FLOOR NEW YORK, NY 10005	PA	43753 REPUBLIC INDEMNITY COMPANY OF CALIFORNIA 15821 VENTURA BOULEVARD SUITE 370 ENCINO, CA 91436	CA	24740 SAFECO INSURANCE COMPANY OF AMERICA SAFECO PLAZA SEATTLE, WA 98185	WA	15580 SCOTTSDALE INDEMNITY COMPANY P. O. BOX 4110 SCOTTSDALE, AZ 85261	OH
10829 QUADRANT INDEMNITY COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615	CT	28452 REPUBLIC MORTGAGE INSURANCE COMPANY P.O. BOX 2514 WINSTON-SALEM, NC 27102	NC	39012 SAFECO INSURANCE COMPANY OF ILLINOIS SAFECO PLAZA SEATTLE, WA 98185	IL	41297 SCOTTSDALE INSURANCE COMPANY P.O. BOX 4110 SCOTTSDALE, AZ 85261-4110	OH
33790 RADIAN GUARANTY, INC. 1601 MARKET STREET PHILADELPHIA, PA 19103	PA	31089 REPUBLIC WESTERN INSURANCE COMPANY 2721 N. CENTRAL AVENUE PHOENIX, AZ 85004-1163	AZ	68608 SAFECO LIFE INSURANCE COMPANY P.O. BOX 34690 SEATTLE, WA 98124-1690	WA	10352 SCPI INDEMNITY COMPANY 1888 CENTURY PARK EAST SUITE 800 LOS ANGELES, CA 90067-1708	CA
38512 RAMPART INSURANCE COMPANY P.O. BOX 800 SCOTTSDALE, AZ 85252-0800	NY	12475 REPUBLIC-FRANKLIN INSURANCE COMPANY P.O. BOX 530 UTICA, NY 13503-0530	OH	90581 SAFECO NATIONAL LIFE INSURANCE COMPANY P.O. BOX 34690 SEATTLE, WA 98124-1690	WA	20354 SEA INSURANCE COMPANY OF AMERICA, THE 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	NY
24384 RANGER INSURANCE COMPANY P.O. BOX 2807 HOUSTON, TX 77252	DE	68446 REPUBLIC-VANGUARD LIFE INSURANCE COMPANY 15305 DALLAS PARKWAY SUITE 700 ADDISON, TX 75001	TX	11100 SAFECO SURPLUS LINES INSURANCE COMPANY SAFECO PLAZA SEATTLE, WA 98185	WA	22535 SEABOARD SURETY COMPANY 5801 SMITH AVENUE BALTIMORE, MD 21209-3653	NY
65765 REASSURE AMERICA LIFE INSURANCE COMPANY 1275 SANDUSKY ROAD JACKSONVILLE, IL 62650	IL	10287 RESIDENTIAL GUARANTY COMPANY 601 MONTGOMERY STREET SAN FRANCISCO, CA 94111	AZ	24694 SAFEGUARD INSURANCE COMPANY 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	CT	69914 SEARS LIFE INSURANCE COMPANY 10255 W. HIGGINS ROAD SUITE 700 ROSEMONT, IL 60018	IL
33812 RECIPROCAL OF AMERICA P.O. BOX 85058 RICHMOND, VA 23261-5058	VA	61506 RESOURCE LIFE INSURANCE COMPANY 1000 MILWAUKEE AVE GLENVIEW, IL 60025	IL	15105 SAFETY NATIONAL CASUALTY CORPORATION 2043 WOODLAND PARKWAY SUITE 200 ST. LOUIS, MO 63146	MO	25763 SEATON INSURANCE COMPANY 7 BULFINCH PLACE P.O. BOX 9510 BOSTON, MA 02114-9510	WA
24449 REGENT INSURANCE COMPANY ONE GENERAL DRIVE SUN PRAIRIE, WI 53596-0001	WI	93572 RETAILERS EMPLOYEES BENEFIT TRUST 1227 E. CHIPPEWA MT PLEASANT, MI 48858	MI	93246 SAGE LIFE ASSURANCE OF AMERICA, INC. 300 ATLANTIC STREET SUITE 302 STAMFORD, CT 06901	DE	99955 SEBEWAING MUTUAL FIRE INSURANCE COMPANY OF HURON, TUSCOLA AND SANILAC CO 19 N. CENTER STREET P.O. BOX 701 SEBEWAING, MI 48759-0701	MI
68357 RELIABLE LIFE INSURANCE COMPANY, THE 231 W. LOCKWOOD AVENUE WEBSTER GROVES, MO 63119-2327	MO	13056 RGA REINSURANCE COMPANY 1370 TIMBERLAKE MANOR PARKWAY CHESTERFIELD, MO 63017-6039	MO	21911 SAN FRANCISCO REINSURANCE COMPANY 777 SAN MARIN DRIVE NOVATO, CA 94998-3452	CA	22543 SECURA INSURANCE, A MUTUAL COMPANY P.O. BOX 819 APPLETON, WI 54912-0819	WI
24457 RELIAANCE INSURANCE COMPANY THREE PARKWAY COMPLIANCE DEPARTMENT PHILADELPHIA, PA 19102	PA	9025 RLI INSURANCE COMPANY 9025 N. LINDBERGH DRIVE PEORIA, IL 61615	IL	30430 SANILAC MUTUAL INSURANCE COMPANY 228 S. MAIN STREET CARSONVILLE, MI 48419	MI	10239 SECURA SUPREME INSURANCE COMPANY P.O. BOX 819 APPLETON, WI 54912-0829	WI
72613 RELIAANCE LIFE INSURANCE COMPANY COMPLIANCE DEPARTMENT THREE PARKWAY PHILADELPHIA, PA 19102	DE	21199 ROCK RIVER INSURANCE COMPANY 1800 NORTH POINT DRIVE STEVENS POINT, WI 54481	WI	16551 SAVERS PROPERTY AND CASUALTY INSURANCE COMPANY 10985 CODY SUITE 135 OVERLAND PARK, KS 66210-1224	MO	68675 SECURITY BENEFIT LIFE INSURANCE COMPANY 700 HARRISON STREET TOPEKA, KS 66636-0001	KS
68381 RELIAANCE STANDARD LIFE INSURANCE COMPANY 2001 MARKET STREET SUITE 1500 PHILADELPHIA, PA 19103	IL	20370 ROYAL & SUNALLIANCE PERSONAL INSURANCE COMPANY 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	NY	60183 SBLI USA FINANCIAL SERVICES LIFE INSURANCE COMPANY, INC. P.O. BOX 1050 NEWARK, NJ 07101	AZ	92525 SECURITY CONTINENTAL INSURANCE COMPANY 809 OGDEN AVENUE LISLE, IL 60532	DE
44482 RELIAANCE UNIVERSAL INSURANCE COMPANY COMPLIANCE DEPARTMENT THREE PARKWAY PHILADELPHIA, PA 19102	CA	24678 ROYAL INDEMNITY COMPANY 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	DE	60176 SBLI USA MUTUAL LIFE INSURANCE COMPANY, INC. 460 WEST 34TH STREET SUITE 800 NEW YORK, NY 10001-2320	NY	99414 SECURITY EQUITY LIFE INSURANCE COMPANY 4100 BOY SCOUT BLVD TAMPA, FL 33607	NY
19658 RELIANT INSURANCE COMPANY 5701 STIRLING ROAD DAVIE, FL 33314	PA	26980 ROYAL INSURANCE COMPANY OF AMERICA 1240 E. DIEHL ROAD, SUITE 500 P.O. BOX 3144 NAPERVILLE, IL 60566	IL	64688 SCOR LIFE U.S. RE INSURANCE COMPANY 15303 DALLAS PARKWAY SUITE 700 ADDISON, TX 75001	TX	68764 SECURITY FINANCIAL LIFE INSURANCE COMPANY P.O. BOX 82248 LINCOLN, NE 68501-2248	NE
67105 RELIASTAR LIFE INSURANCE COMPANY BOX 20 MINNEAPOLIS, MN 55440	MN	57657 ROYAL NEIGHBORS OF AMERICA 230-16TH STREET ROCK ISLAND, IL 61201	IL	30058 SCOR REINSURANCE COMPANY 2 WORLD TRADE CENTER NEW YORK, NY 10048-2495	NY	24902 SECURITY INSURANCE COMPANY OF HARTFORD 9300 ARROWPOINT BLVD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	CT
61360 RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK 1000 WOODBURY ROAD SUITE 102 WOODBURY, NY 11797	NY	41807 ROYAL SURPLUS LINES INSURANCE COMPANY 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	CT				

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68721 MN SECURITY LIFE INSURANCE COMPANY OF AMERICA 10901 RED CIRCLE DRIVE MINNETONKA, MN 55343-9137	21180 WI SENTRY SELECT INSURANCE COMPANY 1800 NORTH POINT DRIVE STEVENS POINT, WI 54481	30457 MI SOUTHERN MICHIGAN INSURANCE COMPANY P.O. BOX 409 MARSHALL, MI 49068-0409	69019 OR STANDARD INSURANCE COMPANY P.O. BOX 711 PORTLAND, OR 97207-0711
68713 CO SECURITY LIFE OF DENVER INSURANCE COMPANY 1290 BROADWAY DENVER, CO 80203	56936 PA SERB NATIONAL FEDERATION ONE FIFTH AVENUE SEVENTH FLOOR PITTSBURGH, PA 15222	73377 FL SOUTHERN SECURITY LIFE INSURANCE COMPANY P.O. BOX 958402 LAKE MARY, FL 32795-8402	86355 OK STANDARD LIFE AND ACCIDENT INSURANCE COMPANY ONE MOODY PLAZA C-O AMERICAN NATIONAL INSURANCE CO. GALVESTON, TX 77550
68772 NY SECURITY MUTUAL LIFE INS COMPANY OF NEW YORK P.O. BOX 1625 BINGHAMTON, NY 13902	80586 CT SERVUS LIFE INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	10190 FL SOUTHERN-OWNERS INSURANCE COMPANY P O BOX 30660 LANSING, MI 48909-8160	69051 IN STANDARD LIFE INSURANCE COMPANY OF INDIANA P.O. BOX 80609 INDIANAPOLIS, IN 46280-0609
69485 UT SECURITY NATIONAL LIFE INSURANCE COMPANY P.O. BOX 57220 SALT LAKE CITY, UT 84157-0220	24899 NY SEVEN HILLS INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	68950 TX SOUTHLAND LIFE INSURANCE COMPANY P.O. BOX 105006 ATLANTA, GA 30348-5006	69078 NY STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK 485 MADISON AVENUE 6TH FLOOR NEW YORK, NY 10022-5872
50857 CA SECURITY UNION TITLE INSURANCE COMPANY 171 N. CLARK STREET 8TH FLOOR CHICAGO, IL 60601	26620 IL SHEFFIELD INSURANCE CORPORATION P.O. BOX 43360 BIRMINGHAM, AL 35243	00032 MI SPARTAN RET. VOL EMPL, HEALH. CARE C-O SHIELD BENEFIT ADMINISTRATORS, P.O. BOX 8128 GRAND RAPIDS, MI 49518	18023 MI STAR INSURANCE COMPANY 26600 TELEGRAPH ROAD SOUTHFIELD, MI 48034
91588 MN SECURITY-CONNECTICUT LIFE INSURANCE COMPANY BOX 20 MINNEAPOLIS, MN 55440	23388 MO SHELTER MUTUAL INSURANCE COMPANY 1817 W. BROADWAY COLUMBIA, MO 65218	20524 IL SPECIALTY NATIONAL INSURANCE COMPANY 7501 E. MCCORMICK PKWY. SCOTTSDALE, AZ 85258	40045 DE STARNET INSURANCE COMPANY P.O. BOX 853 100 CAMPUS DRIVE FLORHAM PARK, NJ 07932-0853
22233 TX SELECT INSURANCE COMPANY P.O. BOX 131771 DALLAS, TX 75313-1771	68845 VA SHENANDOAH LIFE INSURANCE COMPANY P.O. BOX 12847 ROANOKE, VA 24029	11622 IL SPECIALTY SURPLUS INSURANCE COMPANY 7501 E MCCORMICK PARKWAY SCOTTSDALE, AZ 85258	25127 SC STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY 518 E. BROAD STREET COLUMBUS, OH 43215-3976
95464 MI SELECTCARE HMO, INC. 2401 W. BIG BEAVER ROAD SUITE 700 TROY, MI 48084	35408 DE SIRIUS AMERICA INSURANCE COMPANY 375 PARK AVENUE SUITE 2107 NEW YORK, NY 10152	24767 MN ST. PAUL FIRE AND MARINE INSURANCE COMPANY UNDERWRITING DEPARTMENT 385 WASHINGTON STREET ST. PAUL, MN 55102	25135 OH STATE AUTOMOBILE MUTUAL INSURANCE COMPANY 518 E. BROAD STREET COLUMBUS, OH 43215-3976
12572 NJ SELECTIVE INSURANCE COMPANY OF AMERICA 40 WANTAGE AVENUE BRANCHVILLE, NJ 07890	57193 NJ SLOVAK CATHOLIC SOKOL 205 MADISON STREET P.O. BOX 899 PASSAIC, NJ 07055-5224	24775 MN ST. PAUL GUARDIAN INSURANCE COMPANY 385 WASHINGTON STREET ST. PAUL, MN 55102	94498 IL STATE FARM ANNUITY AND LIFE INSURANCE COMPANY ONE STATE FARM PLAZA BLOOMINGTON, IL 61710
13730 NY SELECTIVE INSURANCE COMPANY OF NEW YORK 40 WANTAGE AVENUE BRANCHVILLE, NJ 07890	57207 NJ SLOVAK GYMNASIIC UNION SOKOL OF THE UNITED STATES P. O. BOX 189 EAST ORANGE, NJ 07019-0189	41750 MN ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY 385 WASHINGTON STREET ST. PAUL, MN 55102	25143 IL STATE FARM FIRE AND CASUALTY COMPANY ONE STATE FARM PLAZA BLOOMINGTON, IL 61710
19259 SC SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA 40 WANTAGE AVENUE BRANCHVILLE, NJ 07890	57673 PA SLOVENE NATIONAL BENEFIT SOCIETY 247 W. ALLEGHANY ROAD IMPERIAL, PA 15126	24791 MN ST. PAUL MERCURY INSURANCE COMPANY 385 WASHINGTON STREET ST. PAUL, MN 55102	25151 IL STATE FARM GENERAL INSURANCE COMPANY ONE STATE FARM PLAZA BLOOMINGTON, IL 61710
39926 NC SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST 40 WANTAGE AVENUE BRANCHVILLE, NJ 07890	57142 MN SONS OF NORWAY 1455 W. LAKE STREET MINNEAPOLIS, MN 55408	41521 NE ST. PAUL PROPERTY AND CASUALTY INSURANCE COMPANY 11516 MIRACLE HILL DRIVE 4TH FLOOR OMAHA, NE 68154	69108 IL STATE FARM LIFE INSURANCE COMPANY ONE STATE FARM PLAZA, B-4 BLOOMINGTON, IL 61710
26301 NJ SELECTIVE WAY INSURANCE COMPANY 40 WANTAGE AVENUE BRANCHVILLE, NJ 07890	39322 NY SOREMA NORTH AMERICA REINSURANCE COMPANY 199 WATER STREET NEW YORK, NY 10038-3526	ST. PAUL REINSURANCE COMPANY LIMITED C-O LEBOEUF, LAMB, GREEN & MACRAE, 125 W. 55TH STREET NEW YORK, NY 10019-5389	25178 IL STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY ONE STATE FARM PLAZA BLOOMINGTON, IL 61710
10936 NY SENECA INSURANCE COMPANY, INC. 160 WATER STREET 16TH FLOOR NEW YORK, NY 10038-4922	24953 SC SOUTH CAROLINA INSURANCE COMPANY P.O. BOX 1 COLUMBIA, SC 29202	30481 DE ST. PAUL SURPLUS LINES INSURANCE COMPANY 385 WASHINGTON STREET ST. PAUL, MN 55102	69116 IN STATE LIFE INSURANCE COMPANY, THE P.O. BOX 406 INDIANAPOLIS, IN 46206
11000 CT SENTINEL INSURANCE COMPANY, LTD. HARTFORD PLAZA HARTFORD, CT 06115	37141 GA SOUTHEAST MICHIGAN PARTNERS PLUS HEALTH BENEFIT PLAN TRUST C-O AUTOMATED BENEFIT SERVICES 8220 IRVING STERLING HEIGHTS, MI 48312	19070 CT STANDARD FIRE INSURANCE COMPANY, THE ONE TOWER SQUARE HARTFORD, CT 06183-6014	12831 TX STATE NATIONAL INSURANCE COMPANY, INC P.O. BOX 24622 FORT WORTH, TX 76124
24988 WI SENTRY INSURANCE, A MUTUAL COMPANY 1800 N. POINT DRIVE STEVENS POINT, WI 54481-8020	42986 DE STANDARD GUARANTY INSURANCE COMPANY 260 INTERSTATE NORTH CIRCLE, NW ATLANTA, GA 30339		26387 DE STEADFAST INSURANCE COMPANY 1400 AMERICAN LANE ZURICH TOWERS SCHAUMBURG, IL 60196-1056
68810 WI SENTRY LIFE INSURANCE COMPANY 1800 N. POINT DRIVE STEVENS POINT, WI 54481			

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77399	AZ	STERLING LIFE INSURANCE COMPANY 1000 MILWAUKEE AVE GLENVIEW, IL 60025
50121	TX	STEWART TITLE GUARANTY COMPANY P.O. BOX 2029 HOUSTON, TX 77252-2029
22276	OH	STONEWALL INSURANCE COMPANY 7 BULFINCH PLACE P.O. BOX 9510 BOSTON, MA 02114-9510
40436	NH	STRATFORD INSURANCE COMPANY 400 PARSON'S POND DRIVE FRANKLIN LAKES, NJ 07417-2600
39187	NY	SUECIA INSURANCE COMPANY 25 SMITH STREET NANUET, NY 10954
20362	NY	SUMITOMO MARINE AND FIRE INSURANCE COMPANY, LIMITED 15 INDEPENDENCE BOULEVARD P.O. BOX 4602 WARREN, NJ 07059
80802	MI	SUN LIFE ASSURANCE COMPANY OF CANADA ONE SUN LIFE EXECUTIVE PARK S/C 3318 WELLESLEY HILLS, MA 02481
79065	DE	SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.) ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS, MA 02481
69256	AZ	SUNAMERICA LIFE INSURANCE COMPANY 1 SUNAMERICA CENTER LOS ANGELES, CA 90067-6022
69272	MO	SUNSET LIFE INSURANCE COMPANY OF AMERICA P.O. BOX 219532 KANSAS CITY, MO 64121-9532
69310	NE	SURETY LIFE INSURANCE COMPANY 3075 SANDERS ROAD H1A NORTHBROOK, IL 60062-7127
11082	MI	SVS VISION MANAGED CARE, INC. 140 MACOMB MT CLEMENS, MI 48043
82627	CT	SWISS RE LIFE & HEALTH AMERICA INC. 969 HIGH RIDGE ROAD STAMFORD, CT 06905
25364	NY	SWISS REINSURANCE AMERICA CORPORATION 175 KING STREET ARMONK, NY 10504
93483	NY	SWISS-AM REASSURANCE COMPANY 969 HIGH RIDGE ROAD STAMFORD, CT 06905
12866	LA	T.H.E. INSURANCE COMPANY P.O. BOX 67008 TREASURE ISLAND, FL 33736-7008
69345	NY	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA 730 THIRD AVENUE NEW YORK, NY 10017
22683	IL	TEACHERS INSURANCE COMPANY #1 HORACE MANN PLAZA SPRINGFIELD, IL 62715
69604	FL	TEMPLETON FUNDS ANNUITY COMPANY P.O. BOX 33030 ST. PETERSBURG, FL 33733-8030
69396	TX	TEXAS LIFE INSURANCE COMPANY P. O. BOX 830 WACO, TX 76703-0830
95471	MI	THE WELLNESS PLAN 2875 W. GRAND BOULEVARD DETROIT, MI 48202
60142	NY	TIAA-CREF LIFE INSURANCE COMPANY 730 THIRD AVENUE NEW YORK, NY 10017
50067	CA	TICOR TITLE INSURANCE COMPANY 171 N. CLARK STREET 8TH FLOOR CHICAGO, IL 60601
25496	CA	TIG INDEMNITY COMPANY P.O. BOX 152789 IRVING, TX 75015-8830
25534	CA	TIG INSURANCE COMPANY P.O. BOX 152879 IRVING, TX 75015-8830
25542	MI	TIG INSURANCE COMPANY OF MICHIGAN P.O. BOX 152870 IRVING, TX 75015
25526	MI	TIG INSURANCE CORPORATION OF AMERICA P.O. BOX 152870 IRVING, TX 75015
25518	CA	TIG PREMIER INSURANCE COMPANY P.O. BOX 152870 IRVING, TX 75015-8830
25445	CA	TIG SPECIALTY INSURANCE COMPANY P.O. BOX 152879 IRVING, TX 75015-8830
13242	TX	TITAN INDEMNITY COMPANY P.O. BOX 659792 SAN ANTONIO, TX 78265-9792
36269	MI	TITAN INSURANCE COMPANY P.O. BOX 7024 TROY, MI 48007
50245	TN	TITLE INSURANCE COMPANY OF AMERICA 101 GATEWAY CENTRE PARKWAY GATEWAY ONE RICHMOND, VA 23235
50504	OR	TITLE INSURANCE COMPANY OF OREGON 200 S.W. MARKET STREET SUITE 250 PORTLAND, OR 97201-5730
10738	AZ	TM SPECIALTY INSURANCE COMPANY 101 PARK AVENUE NEW YORK, NY 10178-0095
42439	DE	TOA REINSURANCE COMPANY OF AMERICA (THE) 177 MADISON AVENUE P.O. BOX 1930 MORRISTOWN, NJ 07962-1930
12904	NY	TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE) 101 PARK AVENUE NEW YORK, NY 10178-0095
95644	MI	TOTAL HEALTH CARE, INC. 3011 W. GRAND BOULEVARD SUITE 1600 DETROIT, MI 48202
36919	WI	TOWER INSURANCE COMPANY, INC. 62 MAPLE STREET KEENE, NH 03431-0000
37621	IA	TOYOTA MOTOR INSURANCE COMPANY 19001 S. WESTERN AVENUE MAIL DROP, TC22 TORRANCE, CA 90509
41238	NY	TRANS PACIFIC INSURANCE COMPANY 101 PARK AVENUE NEW YORK, NY 10178-0095
69566	CA	TRANS WORLD ASSURANCE COMPANY 885 S. EL CAMINO REAL SAN MATEO, CA 94402
80829	MO	TRANSAMERICA ASSURANCE COMPANY 1150 S. OLIVE STREET LOS ANGELES, CA 90015-0101
69507	NC	TRANSAMERICA LIFE INS AND ANNUITY COMPANY 1150 S. OLIVE STREET LOS ANGELES, CA 90015-0101
86231	IA	TRANSAMERICA LIFE INSURANCE COMPANY 4333 EDGEWOOD ROAD, NE CEDAR RAPIDS, IA 52499
67121	IA	TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY 1150 S. OLIVE STREET LOS ANGELES, CA 90015-0101
19453	NY	TRANSATLANTIC REINSURANCE COMPANY 80 PINE STREET NEW YORK, NY 10005
20486	NY	TRANSCONTINENTAL INSURANCE COMPANY CNA PLAZA STATE SPECIFIC STAT RPTG.-9 SOUTH CHICAGO, IL 60685
28886	IL	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. 215 W. DIEHL ROAD NAPERVILLE, IL 60563-8463
50012	AZ	TRANSNATION TITLE INSURANCE COMPANY 101 GATEWAY CENTRE PARKWAY GATEWAY ONE RICHMOND, VA 23235
33014	OH	TRANSPORT INSURANCE COMPANY 580 WALNUT ST. CINCINNATI, OH 45202
20494	IL	TRANSPORTATION INSURANCE COMPANY CNA PLAZA STATE SPECIFIC STAT. RPTG-9 SOUTH CHICAGO, IL 60685
19038	CT	TRAVELERS CASUALTY AND SURETY COMPANY ONE TOWER SQUARE HARTFORD, CT 06183-6014
31194	CT	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA ONE TOWER SQUARE HARTFORD, CT 06183-6014
19046	IL	TRAVELERS CASUALTY AND SURETY COMPANY OF ILLINOIS 215 SHUMAN BOULEVARD NAPERVILLE, IL 60563
36170	CT	TRAVELERS CASUALTY COMPANY OF CONNECTICUT ONE TOWER SQUARE HARTFORD, CT 06183-6014
36137	CT	TRAVELERS COMMERCIAL INSURANCE COMPANY ONE TOWER SQUARE HARTFORD, CT 06183-6014
29696	CT	TRAVELERS EXCESS AND SURPLUS LINES COMPANY ONE TOWER SQUARE HARTFORD, CT 06183-6014
25666	CT	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE ONE TOWER SQUARE HARTFORD, CT 06183-6014
25682	CT	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE ONE TOWER SQUARE HARTFORD, CT 06183-6014
25674	IL	TRAVELERS INDEMNITY COMPANY OF ILLINOIS, THE 215 SHUMAN BOULEVARD NAPERVILLE, IL 60563
40282	MO	TRAVELERS INDEMNITY COMPANY OF MISSOURI, THE ONE TOWER SQUARE HARTFORD, CT 06183-6014
25658	CT	TRAVELERS INDEMNITY COMPANY, THE ONE TOWER SQUARE FINANCIAL REPORTING, 4PB HARTFORD, CT 06183-6014
39357	CT	TRAVELERS INSURANCE COMPANY (ACCIDENT DEPARTMENT), THE ONE TOWER SQUARE FINANCIAL REPORTING, 4PB HARTFORD, CT 06183-6014
87726	CT	TRAVELERS INSURANCE COMPANY (LIFE DEPARTMENT), THE ONE TOWER SQUARE HARTFORD, CT 06183
80950	CT	TRAVELERS LIFE AND ANNUITY COMPANY, THE ONE TOWER SQUARE HARTFORD, CT 06183
36145	CT	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY ONE TOWER SQUARE HARTFORD, CT 06183-6014
36161	CT	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY ONE TOWER SQUARE HARTFORD, CT 06183-6014
56006	MO	TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA, THE 3755 LINDELL BOULEVARD ST. LOUIS, MO 63108-3476

APPENDIX COMPANY LIST

This listing reflects company address data when the 2000 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

34894	CT	TRENWICK AMERICA REINSURANCE CORPORATION ONE CANTERBURY GREEN STAMFORD, CT 06901-2032
25712	OK	TRI-STATE INSURANCE COMPANY ONE BEACON STREET BOSTON, MA 02108-3100
31003	MN	TRI-STATE INSURANCE COMPANY OF MINNESOTA P.O. BOX 1594 DES MOINES, IA 50306
24350	IL	TRIAD GUARANTY INSURANCE CORPORATION P.O. BOX 2300 WINSTON-SALEM, NC 27102-2300
71768	VA	TRIGON HEALTH AND LIFE INSURANCE COMPANY P.O. BOX 27401 MAIL DROP 74B RICHMOND, VA 23279
19887	TX	TRINITY UNIVERSAL INSURANCE COMPANY P.O. BOX 655028 DALLAS, TX 75265-5028
21709	CA	TRUCK INSURANCE EXCHANGE P.O. BOX 2478, TERMINAL ANNEX LOS ANGELES, CA 90051-2478
27120	CT	TRUMBULL INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115
61425	IL	TRUSTMARK INSURANCE COMPANY 400 FIELD DRIVE LAW DEPARTMENT LAKE FOREST, IL 60045-2581
62863	IL	TRUSTMARK LIFE INSURANCE COMPANY 400 FIELD DRIVE LAKE FOREST, IL 60045-2581
37982	NH	TUDOR INSURANCE COMPANY 400 PARSON'S POND DRIVE FRANKLIN LAKES, NJ 07417-2600
29459	IN	TWIN CITY FIRE INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115
29599	TX	U. S. SPECIALTY INSURANCE COMPANY 13403 NORTHWEST FREEWAY HOUSTON, TX 77040-6094
84530	OH	U.S. FINANCIAL LIFE INSURANCE COMPANY 10290 ALLIANCE ROAD CINCINNATI, OH 45232
56952	PA	UKRAINIAN FRATERNAL ASSOCIATION 440 WYOMING AVENUE SCRANTON, PA 18503
56944	PA	UKRAINIAN NATIONAL AID ASSOCIATION OF AMERICA P.O. BOX 536 TINLEY PARK, IL 60477
57215	NJ	UKRAINIAN NATIONAL ASSOCIATION, INC. 2200 ROUTE 10 P.O. BOX 280 3RD FLOOR PARSIPPANY, NJ 07054
37893	DE	ULICO CASUALTY COMPANY 111 MASSACHUSETTS AVENUE, NW WASHINGTON, DC 20001
95751	MI	ULTIMED HMO OF MICHIGAN, INC. 2401 20TH STREET DETROIT, MI 48216
41050	CO	UNDERWRITER FOR THE PROFESSIONS INSURANCE COMPANY 185 GREENWOOD ROAD NAPA, CA 94558
18619	NE	UNDERWRITERS INSURANCE COMPANY 200 CORPORATE POINT SUITE 300 CULVER CITY, CA 90230
22314	NH	UNDERWRITERS REINSURANCE COMPANY 175 KING STREET ARMONK, NY 10504
80314	DE	UNICARE LIFE & HEALTH INSURANCE COMPANY 4553 LA TIENDA DRIVE THOUSAND OAKS, CA 91362
56391	OH	UNION & LEAGUE OF ROMANIAN SOCIETIES OF AMERICA, INC., THE 23203 LORAIN ROAD NORTH OLMSTED, OH 44070-
69701	TX	UNION BANKERS INSURANCE COMPANY P.O. BOX 3509 ORLANDO, FL 32802-3509
80837	OH	UNION CENTRAL LIFE INSURANCE COMPANY, THE BOX 40888 CINCINNATI, OH 45240
62596	IL	UNION FIDELITY LIFE INSURANCE COMPANY 500 VIRGINIA DRIVE FT. WASHINGTON, PA 19034
69744	MD	UNION LABOR LIFE INSURANCE COMPANY, THE 111 MASSACHUSETTS AVENUE, N.W. WASHINGTON, DC 20001
98884	DE	UNION SECURITY LIFE INSURANCE COMPANY 260 INTERSTATE NORTH CIRCLE, NW ATLANTA, GA 30339-2111
10292	NY	UNIONAMERICA INSURANCE COMPANY LIMITED (U.S. REINSURANCE TRUST) C/O LEBOEUF LAMB GREENE & MACRAE 125 WEST 55TH STREET NEW YORK, NY 10019
36048	NY	UNIONE ITALIANA REINSURANCE COMPANY OF AMERICA, INC. 99 WALL STREET 15 FLOOR NEW YORK, NY 10005-4301
92916	DE	UNITED AMERICAN INSURANCE COMPANY P.O. BOX 8080 MCKINNEY, TX 75070
39330	IL	UNITED CAPITOL INSURANCE COMPANY 9000 CENTRAL PARK WEST, NE SUITE 400 ATLANTA, GA 30328
11142	PA	UNITED CASUALTY INSURANCE COMPANY OF AMERICA ONE E. WACKER DRIVE CHICAGO, IL 60601
28053	AZ	UNITED COASTAL INSURANCE COMPANY 233 MAIN STREET P.O. BOX 2350 NEW BRITAIN, CT 06050-2350
96150	MI	UNITED CONCORDIA DENTAL PLANS OF THE MIDWEST, INC. 4401 DEER PATH ROAD HARRISBURG, PA 17110
85766	AZ	UNITED CONCORDIA INSURANCE COMPANY 4401 DEER PATH ROAD HARRISBURG, PA 17110
11111	MI	UNITED DENTAL CARE OF MICHIGAN, INC. 2801 HIGHWAY 280 S. BIRMINGHAM, AL 35223
91693	GA	UNITED FAMILY LIFE INSURANCE COMPANY 10 GLENLAKE PARKWAY, N.E. SUITE 500 ATLANTA, GA 30328-3473
11770	MO	UNITED FINANCIAL CASUALTY COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33 MAYFIELD VILLAGE, OH 44143-2182
13021	IA	UNITED FIRE & CASUALTY COMPANY 118 SECOND AVE. SE PO BOX 73909 CEDAR RAPIDS, IA 52407-3909
26999	NC	UNITED GUARANTY MORTGAGE INDEMNITY COMPANY P.O. BOX 20597 GREENSBORO, NC 27420
15873	NC	UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY P.O. BOX 20597 GREENSBORO, NC 27420
16667	NC	UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA P.O. BOX 20597 GREENSBORO, NC 27420
79413	CT	UNITED HEALTHCARE INSURANCE COMPANY 450 COLUMBUS BOULEVARD HARTFORD, CT 06103
83500	WI	UNITED HEARTLAND LIFE INSURANCE COMPANY P.O. BOX 2013 MILWAUKEE, WI 53201-4057
69922	IN	UNITED HOME LIFE INSURANCE COMPANY P. O. BOX 7192 INDIANAPOLIS, IN 46207-7192
69930	IL	UNITED INSURANCE COMPANY OF AMERICA ONE E. WACKER DRIVE REGULATORY & COMP. DEPT. CHICAGO, IL 60601
94099	MO	UNITED INVESTORS LIFE INSURANCE COMPANY P.O. BOX 10207 BIRMINGHAM, AL 35202-0207
69876	TX	UNITED LIFE & ANNUITY INSURANCE COMPANY 909 LOCUST STREET DES MOINES, IA 50309-2899
69973	IA	UNITED LIFE INSURANCE COMPANY PO BOX 73909 CEDAR RAPIDS, IA 52407-3909
56979	PA	UNITED LUTHERAN SOCIETY 228 WEST MAIN STREET LIGONIER, PA 15658
13064	PA	UNITED NATIONAL INSURANCE COMPANY THREE BALA PLAZA, EAST SUITE 300 BALA CYNWYD, PA 19004
41335	WI	UNITED NATIONAL SPECIALTY INSURANCE COMPANY THREE BALA PLAZA EAST SUITE 300 BALA CYNWYD, PA 19004
69868	NE	UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA OMAHA, NE 68175
70033	IN	UNITED PRESIDENTIAL LIFE INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032
21776	IA	UNITED SECURITY INSURANCE COMPANY ONE BEACON STREET BOSTON, MA 02108-3100
25941	TX	UNITED SERVICES AUTOMOBILE ASSOCIATION 9800 FREDERICKSBURG ROAD SAN ANTONIO, TX 78288
25887	MD	UNITED STATES FIDELITY AND GUARANTY COMPANY C/O THE ST. PAUL GROUP 385 WASHINGTON STREET ST. PAUL, MN 55102
21113	NY	UNITED STATES FIRE INSURANCE COMPANY 305 MADISON AVENUE MORRISTOWN, NJ 07960
56456	TN	UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSOCIATION 100 INDIANA AVENUE, N.W. WASHINGTON, DC 20001
25895	PA	UNITED STATES LIABILITY INSURANCE COMPANY 190 SOUTH WARNER ROAD P.O. BOX 6700 WAYNE, PA 19087-2191
70106	NY	UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK, THE 3600 ROUTE 66 P.O. BOX 1580 NEPTUNE, NJ 07754-1580
63479	TX	UNITED TEACHER ASSOCIATES INSURANCE COMPANY P.O. BOX 26580 AUSTIN, TX 78755
29157	WI	UNITED WISCONSIN INSURANCE COMPANY P.O. BOX 2013 MILWAUKEE, WI 53201-2013
97179	WI	UNITED WISCONSIN LIFE INSURANCE COMPANY P.O. BOX 19032 GREEN BAY, WI 54307-9032

APPENDIX COMPANY LIST

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72850	NE	10357	MD	39616	CT	70483	OH
UNITED WORLD LIFE INSURANCE COMPANY		USF&G FAMILY INSURANCE COMPANY		VISION SERVICE PLAN INSURANCE COMPANY		WESTERN AND SOUTHERN LIFE INSURANCE COMPANY, THE	
MUTUAL OF OMAHA PLAZA		C/O ST. PAUL GROUP		3333 QUALITY DRIVE		400 BROADWAY	
OMAHA, NE 68175		385 WASHINGTON STREET		RANCHO CORDOVA, CA 95670		CINCINNATI, OH 45202	
10226	IL	10620	MS	84549	MI	57711	IL
UNITRIN DIRECT INSURANCE COMPANY		USF&G INSURANCE COMPANY OF MISSISSIPPI		VISTA LIFE INSURANCE COMPANY		WESTERN CATHOLIC UNION	
2790 BUSINESS PARK DRIVE		C/O ST. PAUL GROUP		P.O. BOX 6027		510 S MAINE STREET	
VISTA, CA 92083		385 WASHINGTON STREET		THE AMERICAN ROAD		QUINCY, IL 62301	
70114	NY	10182	MD	DEARBORN, MI 48121-6027		25771	TX
UNITY MUTUAL LIFE INSURANCE COMPANY		USF&G SPECIALTY INSURANCE COMPANY		40428	GA	WESTERN CONTINENTAL INSURANCE COMPANY	
ONE UNITY PLAZA @ FRANKLIN SQ.		C/O THE ST. PAUL GROUP		VOYAGER INDEMNITY INSURANCE COMPANY		P.O. BOX 800	
SYRACUSE, NY 13250-5000		385 WASHINGTON STREET		P. O. BOX 901045		SCOTTSDALE, AZ 85252	
25933	NE	61247	OK	FORT WORTH, TX 76101-2045		30830	WI
UNIVERSAL SURETY COMPANY		USG ANNUITY & LIFE COMPANY		66699	GA	WESTERN DIVERSIFIED CASUALTY INSURANCE COMPANY	
P.O. BOX 80468		P.O. BOX 617		VOYAGER LIFE INSURANCE COMPANY		P.O. BOX 770	
LINCOLN, NE 68501		DES MOINES, IA 50303-0617		P.O. BOX 901045		DEERFIELD, IL 60015-0770	
13200	TX	25976	NY	26085	IL	84697	IL
UNIVERSAL SURETY OF AMERICA		UTICA MUTUAL INSURANCE COMPANY		WARNER INSURANCE COMPANY		WESTERN DIVERSIFIED LIFE INSURANCE COMPANY	
PO BOX 1068		P.O. BOX 530		233 S. WACKER DRIVE		P.O. BOX 770	
HOUSTON, TX 77251-1068		UTICA, NY 13503-0530		SUITE 2000		DEERFIELD, IL 60015	
41181	KS	63738	NY	CHICAGO, IL 60606-6308		58017	IA
UNIVERSAL UNDERWRITERS INSURANCE COMPANY		UTICA NATIONAL LIFE INSURANCE COMPANY		32778	AZ	WESTERN FRATERNAL LIFE ASSOCIATION	
7045 COLLEGE BOULEVARD		P.O. BOX 6576		WASHINGTON INTERNATIONAL INSURANCE COMPANY		1900 FIRST AVENUE, NE	
OVERLAND PARK, KS 66211		UTICA, NY 13503		1200 ARLINGTON HEIGHTS ROAD		CEDAR RAPIDS, IA 52402-5372	
70173	KS	26611	IA	SUITE 400		37150	AZ
UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY		VALIANT INSURANCE COMPANY		ITASCA, IL 60143-2625		WESTERN HERITAGE INSURANCE COMPANY	
7045 COLLEGE BOULEVARD		1400 AMERICAN LANE		70319	IL	P.O. BOX 5100	
OVERLAND PARK, KS 66211		TOWER I - 19TH FLOOR		WASHINGTON NATIONAL INSURANCE COMPANY		SCOTTSDALE, AZ 85261-5100	
40843	TX	SCHAUMBURG, IL 60196-1056		11815 N. PENNSYLVANIA STREET		29548	TX
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY		20508	PA	CARMEL, IN 46032		WESTERN INDEMNITY INSURANCE COMPANY	
7045 COLLEGE BOULEVARD		VALLEY FORGE INSURANCE COMPANY		26069	WI	820 GESSNER	
OVERLAND PARK, KS 66211		CNA PLAZA		WAUSAU BUSINESS INSURANCE COMPANY		SUITE 1200	
62235	ME	CHICAGO, IL 60685		P.O. BOX 8017		HOUSTON, TX 77024	
UNUM LIFE INSURANCE COMPANY OF AMERICA		70211	PA	WAUSAU, WI 55402-8017		91413	OH
2211 CONGRESS STREET		VALLEY FORGE LIFE INSURANCE COMPANY		26042	WI	WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO	
STATUTORY ACCTG & REP - B197		CNA PLAZA		WAUSAU UNDERWRITERS INSURANCE COMPANY		P.O. BOX 5068	
PORTLAND, ME 04122		LIFE-22 SOUTH		P.O. BOX 8017		CLEARWATER, FL 33758-5068	
52615	MI	CHICAGO, IL 60685		WAUSAU, WI 54402-8017		13188	SD
UPPER PENINSULA HEALTH PLAN, INC.		21172	AZ	25011	DE	WESTERN SURETY COMPANY	
228 WEST WASHINGTON STREET		VANLINER INSURANCE COMPANY		WESCO INSURANCE COMPANY		P.O. BOX 5077	
MARQUETTE, MI 49855		ONE PREMIER DRIVE		200 SOMERSET CORPORATE BLVD		ATTN: ACCOUNTING TECHNICIAN	
30465	MI	ST. LOUIS, MO 63026		SUITE 100		SIOUX FALLS, SD 57117-5077	
UPPER PENINSULA MUTUAL INSURANCE COMPANY		70238	TX	BRIDGEWATER, NJ 08807		13196	NH
P.O. BOX 229		VARIABLE ANNUITY LIFE INSURANCE COMPANY, THE		44393	IN	WESTERN WORLD INSURANCE COMPANY	
ROCK, MI 49880		P.O. BOX 3206		WEST AMERICAN INSURANCE COMPANY		400 PARSON'S POND DRIVE	
97772	MI	HOUSTON, TX 77253-3206		9450 SEWARD ROAD		FRANKLIN LAKES, NJ 07471-2600	
US HEALTH AND LIFE INSURANCE COMPANY		18759	WI	FAIRFIELD, OH 45014		92622	OH
8220 IRVING ROAD		VEREX ASSURANCE, INC		15350	WI	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	
STERLING HEIGHTS, MI 48312		P.O. BOX 177800		WEST BEND MUTUAL INSURANCE COMPANY		400 BROADWAY	
70955	IN	RALEIGH, NC 27619		1900 S. 18TH AVENUE		CINCINNATI, OH 45202	
USA LIFE ONE INSURANCE COMPANY OF INDIANA		11762	IL	WEST BEND, WI 53095		24112	OH
227 E. MAIN STREET		VESTA FIRE INSURANCE CORPORATION		70335	CA	WESTFIELD INSURANCE COMPANY	
P.O. BOX 312		P.O. BOX 43360		WEST COAST LIFE INSURANCE COMPANY		P.O. BOX 5001	
CRAWFORDSVILLE, IN 47933		BIRMINGHAM, AL 35243		P.O. BOX 193892		WESTFIELD CENTER, OH 44251-5001	
25968	TX	42668	IL	SAN FRANCISCO, CA 94119		24120	OH
USAA CASUALTY INSURANCE COMPANY		VESTA INSURANCE CORPORATION		WEST MICHIGAN RISK MANAGEMENT TRUST		WESTFIELD NATIONAL INSURANCE COMPANY	
9800 FREDERICKSBURG ROAD		P.O. BOX 43360		C/O CALEDONIA SCHOOL DISTRICT		P.O. BOX 5001	
SAN ANTONIO, TX 78288		BIRMINGHAM, AL 35243		203 E. MAIN STREET		WESTFIELD CENTER, OH 44251-5001	
18600	TX	81027	IL	CALEDONIA, MI 49316		34207	MO
USAA GENERAL INDEMNITY COMPANY		VETERANS LIFE INSURANCE COMPANY		21121	NY	WESTPORT INSURANCE CORPORATION	
9800 FREDERICKSBURG ROAD		20 MOORES ROAD		WESTCHESTER FIRE INSURANCE COMPANY		P.O. BOX 2979	
SAN ANTONIO, TX 78288		FRAZER, PA 19355		P.O. BOX 41484		OVERLAND PARK, KS 66201-1379	
69663	TX	20397	NY	1601 CHESTNUT STREET		78301	AZ
USAA LIFE INSURANCE COMPANY		VIGILANT INSURANCE COMPANY		PHILADELPHIA, PA 19101-1484		WESTWARD LIFE INSURANCE COMPANY	
9800 FREDERICKSBURG ROAD		55 WATER STREET		10172	GA	P.O. BOX 6025	
SAN ANTONIO, TX 78288		NEW YORK, NY 10041		WESTCHESTER SURPLUS LINES INSURANCE COMPANY		LAKEWOOD, CA 90714-6025	
10358	MD	40827	IL	1601 CHESTNUT STREET		57010	PA
USF&G BUSINESS INSURANCE COMPANY		VIRGINIA SURETY COMPANY, INC.		P.O. BOX 41484		WILLIAM PENN ASSOCIATION	
C/O THE ST. PAUL GROUP		200 E. RANDOLPH STREET		PHILADELPHIA, PA 19101-1484		709 BRIGHTON ROAD	
385 WASHINGTON STREET		CHICAGO, IL 60601				PITTSBURGH, PA 15233-1821	
ST. PAUL, MN 55102							

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25780	CA	WILLIAMSBURG NATIONAL INSURANCE COMPANY P.O. BOX 3190 CERRITOS, CA 90703-3190
24554	WI	WINTERTHUR INTERNATIONAL AMERICA INSURANCE COMPANY SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD, CT 06902-6040
19607	OK	WINTERTHUR INTERNATIONAL AMERICA UNDERWRITERS INSURANCE COMPANY SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD, CT 06902-6040
15407	MI	WOLVERINE MUTUAL INSURANCE COMPANY 1 WOLVERINE WAY M 62 EAST DOWAGIAC, MI 49047-0530
56170	MI	WOMAN'S LIFE INSURANCE SOCIETY 1338 MILITARY STREET PO BOX 5020 PORT HURON, MI 48061-5020
70602	NE	WOODMEN ACCIDENT AND LIFE COMPANY P.O. BOX 82288 LINCOLN, NE 68501-2288
57320	NE	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY 1700 FARNAM STREET WOODMEN TOWER OMAHA, NE 68102
57290	NY	WORKMEN'S BENEFIT FUND OF THE UNITED STATES OF AMERICA 99 N. BROADWAY HICKSVILLE, NY 11801-2905
58084	NY	WORKMEN'S CIRCLE, THE 45 EAST 33RD STREET NEW YORK, NY 10016
70629	NE	WORLD INSURANCE COMPANY P.O. BOX 3160 OMAHA, NE 68103-0160
26050	OH	WORLDWIDE INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202
20311	NY	XL CAPITAL ASSURANCE INC. 250 PARK AVENUE 19TH FLOOR NEW YORK, NY 10177-1999
40193	NY	XL INSURANCE COMPANY OF NEW YORK, INC. 140 BROADWAY SUITE 10005 NEW YORK, NY 10005
20583	NY	XL REINSURANCE AMERICA INC. SEAVIEW HOUSE 70 SEAVIEW AVENUE STAMFORD, CT 06902-6040
37885	IL	XL SPECIALTY INSURANCE COMPANY 1450 E. AMERICAN LANE 20TH FLOOR SCHAUMBURG, IL 60173
11126	NY	YASUDA FIRE & MARINE INSURANCE COMPANY OF AMERICA, THE TWO WORLD FINANCIAL CENTER 43RD FLOOR NEW YORK, NY 10281-1058
26220	IN	YOSEMITE INSURANCE COMPANY P.O. BOX 159 EVANSVILLE, IN 47701
71323	AZ	ZALE LIFE INSURANCE COMPANY P.O. BOX 152762 IRVING, TX 75015-2762
22730	NJ	ZC INSURANCE COMPANY ONE CHASE MANHATTAN PLAZA NEW YORK, NY 10005
24317	TX	ZC SPECIALTY INSURANCE COMPANY ONE EXCHANGE PLACE SUITE 1000 JERSEY CITY, NJ 07302
13269	CA	ZENITH INSURANCE COMPANY 21255 CALIFA STREET WOODLAND HILLS, CA 91367
16535	NY	ZURICH AMERICAN INSURANCE COMPANY 1400 AMERICAN LANE TOWER 1, 19TH FLOOR SCHAUMBURG, IL 60196-1056
27855	IL	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS 1400 AMERICAN LANE TOWER 1 19TH FLOOR SCHAUMBURG, IL 60196-1056
70661	IL	ZURICH LIFE INSURANCE COMPANY OF AMERICA 1 KEMPER DRIVE, T-1 LONG GROVE, IL 60049-0001
39136	CT	ZURICH REINSURANCE (NORTH AMERICA), INC. ONE CANTERBURY GREEN P.O. BOX 29 STAMFORD, CT 06904-0029
10242	NY	ZURICH SPECIALTIES LONDON LIMITED LEBOEUF LAMB GREEN & MACRAE 125 WEST 55TH STREET NEW YORK, NY 10019-5389



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